

Exhibit A

Supreme Court of Pennsylvania

Court of Common Pleas

Civil Cover Sheet

Montgomery

County

For Prothonotary Use Only:

Docket No:

22-22951

TIMESTAMP

The information collected on this form is used solely for court administration purposes. This form does not supplement or replace the filing and service of pleadings or other papers as required by law or rules of court.

SECTION A

Commencement of Action:

☐ Complaint☒ Writ of Summons☐ Petition☐ Transfer from Another Jurisdiction☐ Declaration of Taking

Lead Plaintiff's Name:

Somaly Ung

Lead Defendant's Name: TD Bank, N.A.

Are money damages requested? ☒ Yes ☐ NoDollar Amount Requested: ☒ within arbitration limits
(check one) ☐ outside arbitration limitsIs this a Class Action Suit? ☐ Yes ☒ NoIs this an MDJ Appeal? ☐ Yes ☒ No

Name of Plaintiff/Appellant's Attorney: Vicki Piontek, Esq

☐ Check here if you have no attorney (are a Self-Represented [Pro Se] Litigant)

SECTION B

Nature of the Case: Place an "X" to the left of the ONE case category that most accurately describes your **PRIMARY CASE**. If you are making more than one type of claim, check the one that you consider most important.

TORT (do not include Mass Tort)

- ☒ Intentional
☐ Malicious Prosecution
☐ Motor Vehicle
☐ Nuisance
☐ Premises Liability
☐ Product Liability (does not include mass tort)
☐ Slander/Libel/ Defamation
☒ Other:

15 USC 1681 et. seq.

MASS TORT

- ☐ Asbestos
☐ Tobacco
☐ Toxic Tort - DES
☐ Toxic Tort - Implant
☐ Toxic Waste
☐ Other:

PROFESSIONAL LIABILITY

- ☐ Dent
☐ Lega
☐ Medi
☐ Othe

CONTRACT (do not include Judgments)

- ☐ Buyer/Plaintiff
☐ Debt Collection: Credit Card
☐ Debt Collection: Other

- ☐ Employment Dispute:
Discrimination
☐ Employment Dispute: Other

☐ Other:

CIVIL APPEALS

- Administrative Agencies
☐ Board of Assessment
☐ Board of Elections
☐ Dept. of Transportation
☐ Statutory Appeal: Other

- ☐ Zoning Board
☐ Other:

REAL PROPERTY

- ☐ Ejectment
☐ Eminent Domain/Condemnation
☐ Ground Rent
☐ Landlord/Tenant Dispute
☐ Mortgage Foreclosure: Residential
☐ Mortgage Foreclosure: Commercial

MISCELLANEOUS

- ☐ Common Law/Statutory Arbitration
☐ Declaratory Judgment
☐ Mandamus
☐ Non-Domestic Relations
☐ Restraining Order
☐ Quo Warranto
☐ Replevin
☐ Other:



2022-22951-0000 11/25/2022 9:06 AM # 13742809
 Rpt#Z4288483 Fee:\$0.00 Summons Civil Action
 Main (Public)
 MontCo Prothonotary

Updated 1/1/2011

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung
3121 Brookview Place
Elkins Park, PA 19027

Plaintiff

v.
T.D. Bank, N.A.
54 Quaker Road
Queensbury, NY, 12804
and
XYZ Corporations 1-10

Defendant(s)

22-22951

PRECIPE TO ISSUE WRIT OF SUMMONS

Kindly issue a Writ of Summons in the above captioned matter. Thank you.

Vicki Piontek
Vicki Piontek, Esquire
Attorney for Plaintiff
58 East Front Street
Danville, PA. 17821
215-290-6444
vicki.piontek@gmail.com
Fax: 866-408-6735

11-21-22
Date

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung
3121 Brookview Place
Elkins Park, PA 19027

Plaintiff

v.
T.D. Bank, N.A.
54 Quaker Road
Queensbury, NY, 12804
and
XYZ Corporations 1-10

Defendant(s)

WRIT OF SUMMONS

TO: T.D. Bank, N.A.
54 Quaker Road
Queensbury, NY, 12804

You are notified that Somaly Ung has commenced an action against you, pursuant to 15 USC 1681 et. seq., also known as the Fair Credit Reporting Act, and the Fair and Accurate Credit Transactions Act.

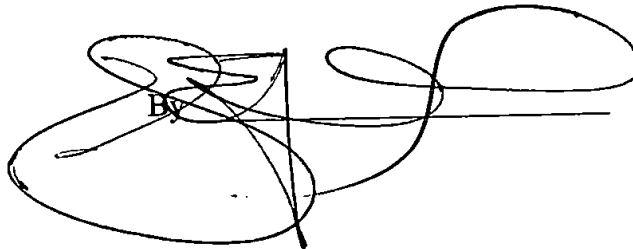
SEAL OF
THE
COURT

N-M-

Prothonotary

Montgomery Co Prothonotary
NOV 25 '22 AM 9:18

Date

By 



IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung
3121 Brookview Place
Elkins Park, PA 19027

Plaintiff

v.
T.D. Bank, N.A.
54 Quaker Road
Queensbury, NY, 12804
and
XYZ Corporations 1-10

Defendant(s)

22-22951

**PRECIPE TO PROCEED IN FORMA PAUPERIS PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 240**

To: The Prothonotary:

Kindly waive the filing fee in the above captioned matter. Counsel has agreed to provide legal services to the Plaintiffs at no up front charge to Plaintiff. No funds have been paid by the Plaintiff to counsel in the above captioned matter. Pursuant to the fee shifting provisions of 15 USC 1681 et. seq., Defendant shall be charged counsel fees.

Vicki Piontek
Vicki Piontek, Esquire
Supreme Court ID Number 83559
Attorney for Plaintiff
58 East Front Street
Danville, PA 17821
215-290-6444
Fax: 866-408-6735
vicki.piontek@gmail.com

11/21/22
Date



2022-22951-0001 11/25/2022 9:12 AM # 13742810
Rcpt#Z4288483 Fee:\$0.00 Attorney To Proceed In Forma
Main (Public)
MontCo Prothonotary

8

UNG, SOMALY

V.

No. 2022-22951

TD BANK NA

CIVIL CASE MANAGEMENT ORDER

AND NOW, this **25th day of January, 2023**, the following Order is entered pursuant to Local Rule of Civil Procedure 200(3)(a): Trial Readiness:

1. **Fact Discovery**: All fact discovery shall be completed within **nine months** from the date of commencement of this action (or from date of transfer of the action from another jurisdiction).

Further discovery shall not be permitted except upon showing of extraordinary circumstances and with leave of Court. The failure to strictly comply with the provisions of this Order may result in the imposition of sanctions including, but not limited to, an Order of Preclusion or Non-Pros.

2. **Plaintiff Expert Reports**: All plaintiff's expert reports, if any, shall be served within **ten months** from the date of commencement of this action (or from date of transfer of the action from another jurisdiction).
3. **Defense Expert Reports**: All defense expert reports, if any, shall be served within **eleven months** from the date of commencement of this action (or from date of transfer of the action from another jurisdiction).
4. **Dispositive Motions**: All dispositive motions shall be filed within **twelve months** from the date of commencement of this action (or from date of transfer of the action from another jurisdiction).
5. This case shall be added to the Court's Arbitration Inventory promptly after the deadline for filing dispositive motions if no timely dispositive motion is filed. If timely dispositive motions are filed, this case shall be promptly added to the Court's Arbitration Inventory following decision on all dispositive motions.



2022-22951-0003 1/25/2023 3:13 PM # 13808425
Rcpt#Z4309205 Fee:\$0.00 Order - Other
Main (Public)
MontCo Prothonotary

For the Court:

Michael R. Kehs, Esquire
Court Administrator

SOMALY UNG

vs.

TD BANK NA

NO. 2022-22951

NOTICE TO DEFEND - CIVIL

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYER REFERENCE SERVICE
MONTGOMERY BAR ASSOCIATION
100 West Airy Street (REAR)
NORRISTOWN, PA 19404-0268

(610) 279-9660, EXTENSION 201

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
	:	
Plaintiff	:	2022-22951
	:	
v.	:	
T.D. Bank, N.A.	:	
and	:	
XYZ Corporations 1-10	:	
Defendant(s)	:	

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THE COMPLAINT AND NOTICE ARE SERVED BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE DEFENDANT. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

LAWYER REFERENCE SERVICE
MONTGOMERY COUNTY BAR ASSOCIATION
100 West Airy Street (REAR), NORRISTOWN, PA 19401
(610) 279-9660, EXTENSION 201

Montgomery County Legal Aid Services
625 Swede Street, Norristown, PA 19401
610-275-5400

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
3121 Brookview Place	:	
Elkins Park, PA 19027	:	
Plaintiff	:	2022-22951
v.	:	
T.D. Bank, N.A.	:	
54 Quaker Road	:	
Queensbury, NY 12804	:	
and	:	
XYZ Corporations 1-10	:	
Defendant(s)	:	

COMPLAINT

1. This is an action brought by Plaintiff against the Defendant for violation of the Fair Credit Reporting Act, 15 USC 1681 et. seq.

2. Jurisdiction and venue is proper in this jurisdiction because Defendant transacts business here on a regular basis.

3. Jurisdiction for this action is asserted pursuant to 28 U.S.C. §1334-1337, if the case is removed to Federal Court.

4. Jurisdiction for this action is asserted pursuant to 11 U.S.C. §524, if the case is removed to Federal Court.

5. Venue lies in this District pursuant to 28 U.S.C. §1392(b), if the case is removed to federal Court.

6. The cause of action in this case pertaining to violation of 11 USC 524 is a core proceeding as that term is defined in 28 U.S.C. §157(b)(2).

7. Plaintiff is Somaly Ung, an adult individual with a residential address of 3124 Brookview Place, Elkins Park, PA 19027.

8. Defendant is T.D. Bank, N.A., a/k/a TD Bank National Association, a business entity with last known addresses of Quaker Road, Queensbury, NY, 12804 .

FACTUAL ALLEGATIONS

9. The previous paragraphs of this Complaint re incorporated by reference and made a part of this Complaint.
10. Plaintiff filed bankruptcy in the United States Bankruptcy Court for the Eastern District of Pennsylvania, Case No. 18-1304 on May 4, 2028.
11. At no time did Defendant object to Plaintiff's Bankruptcy in any manner.
12. At no time did Defendant claim that any money that Plaintiff owed to Defendant or its predecessor in interest was non-dischargeable.
13. On or about September 13, 2018, this Honorable Bankruptcy Court issued an order granting Plaintiff a Discharge. See attached exhibits.
14. All debts that Plaintiff would have owed to Defendant were included in that Discharge.
15. A copy of said discharge Order was mailed by the Bankruptcy Court to Defendant. Defendant received the discharge Order. See attached exhibits.
16. At no time during the Chapter 7 case did Plaintiff reaffirm the underlying debt with Defendant.
17. At no time during the Chapter 7 case was Defendant's pre-petition claim declared to be non-dischargeable.

18. Following the Discharge, Defendant requested and received a copy of Plaintiff's consumer report under the brand name of Experian. See excerpt from Plaintiff's Experian consumer report included in the attached exhibits.

19. At the time of the inquiry Plaintiff had had no active account with Defendant and all previous debts between Plaintiff and Defendant(s) were discharged in Plaintiff's Bankruptcy case. Nor has Plaintiff initiated any business transaction with either Defendant at any time since Plaintiff's bankruptcy filing.

20. When Defendant accessed Plaintiff's consumer report. Defendant knew or should have known of Plaintiff's Bankruptcy and the discharge.

**COUNT ONE: VIOLATION OF THE FAIR CREDIT REPORTING ACT
(FCRA), 15 USC 1681 et. Seq.**

21. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

22. The FCRA establishes very specific rules limiting when and why a person or entity can obtain a consumer report. 15 U.S.C. § 1681b (f) provides the following guidelines.

(f) Certain use or obtaining of information prohibited. - A person shall not use or obtain a consumer report for any purpose unless -

(1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and

(2) the purpose is certified in accordance with section 1681e of this title by a

prospective user of the report through a general or specific certification.

23. Section 1681b(a)(3) of the FCRA lists the all-inclusive purposes for which a consumer report can be obtained:

(a) In General. - . . . (A) consumer reporting agency may furnish a consumer report under the following circumstances and no other:

. . .

(3) To a person which it has reason to believe-

(A) intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;

. . .

(F) otherwise has a legitimate business need for the information . . .

(ii) to review an account to determine whether the consumer continues to meet the terms of the account.

24. When Defendant requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant was legally prohibited from accessing Plaintiff's consumer report because Plaintiff no longer owed Defendant any money for any account and because of the discharge injunction under 11 USC 524, and because Defendant no longer had a permissible purpose to obtain Plaintiff's consumer report under 15 USC 1681b et. seq. See *Haberman v. PNC*, United States District Court for the Eastern District of Texas, Case NO. 4:11cv126; also see *Orr v. Allied Interstate, Inc.*, United States District Court for the Northern District of New York, Case No. 11-cv-00973.

25. When Defendant(s) requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant(s) had actual and / or constructive

knowledge knowledge of Plaintiff's Bankruptcy Discharge.

26. When Defendant(s) requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant had actual knowledge that it did not have a permissible purpose to obtain such information.

27. Defendant(s) had actual knowledge of Plaintiff's bankruptcy and Plaintiff's Bankruptcy discharge at the time that Plaintiff accessed Plaintiff's Experian consumer report after the Bankruptcy discharge.

28. Defendant willfully or recklessly violated the FCRA by obtaining Plaintiff's Experian consumer report after Defendant knew or should have known of the Bankruptcy Discharge.

29. Plaintiff sent several inquiry letters to Defendant asking Defendant why it pulled Plaintiff's Experian consumer report after the Bankruptcy Discharge.

30. To date Plaintiff has no record of a response from Defendant to her inquiry letters.

LIABILITY AND DAMAGES

31. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

32. Upon information and belief, Plaintiff believes and avers that after a reasonable

time to conduct discovery, Plaintiff can prove that Defendant had no procedural guidelines or policy which prevented it from accessing a consumer's report for a discharged debt.

33. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. was willful, wanton or at least reckless, and therefore the full amount of statutory damages of \$1,000.00 is warranted, or other amount determined by this Honorable Court pursuant to 15 USC 1681 et seq.

34. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. of the FCRA was willful, wanton or at least reckless, and therefore punitive damages are warranted.

35. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. of the FCRA was willful, wanton because of a previous lawsuit brought by Plaintiff against Defendant in which Defendant violated 15 USC 1681b of the FCRA. Therefore Defendant's violations were systemic.

36. For purposes of a default judgment, Plaintiff demands punitive damages of \$9,000.00 under the FCRA which is 9 times the amount of statutory damages sought in this case.

37. Plaintiff suffered a "concrete" injury within the meaning of Article 3 of the United States Constitution when Defendant willfully accessed Plaintiff's consumer report in violation of 15 USC 1681 et. seq. because Plaintiff's privacy interests were adversely affected and because Plaintiff lives in continuing anticipation of when the

next instance of an unlawful consumer credit pull will occur by the Defendant.

Because Plaintiff suffered such a “concrete” injury Plaintiff has standing to bring this claim in this Honorable Court.

ATTORNEY FEES

38. The previous paragraphs of this Complaint are incorporated by reference.

39. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees for prosecuting this action pursuant to 15 USC 1681 et. seq.

40. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees for prosecuting this action pursuant to 11 USC 105 et. seq.

41. Plaintiff believes and avers that the reasonable value of Plaintiff’s services is no less than \$600.00 per hour, or other amount determined by this Honorable Court.

42. Plaintiff believes and avers that Plaintiff's is entitled to reasonable attorney fees of \$3,000 at a rate of \$600.00 per hour which includes the following.

a. Consultation with client and review of file, inquiry letters	1 hour
b. Drafting, editing, review of complaint , organizing exhibits, electronic filing and service of Complaint	3 hours
c. Reasonable follow up with Defense and client	2 hours
	<hr/> 6 hours
$5 \times \$600 = \$3,000.00$	

43. The above stated attorney fees represent work performed up and until the filing of this Complaint as well as reasonable follow up with client and Defense.

44. Plaintiff's attorney fees continue to accrue as this case progresses.

OTHER RELIEF

45. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

46. Plaintiff requests such other relief as this court may deem just and proper.

47. Plaintiff demands a jury trial in this matter.

48. Plaintiff seeks fees and costs for prosecuting this action.

49. Plaintiff seeks such other relief as this Honorable Court deems just and proper.

Wherefore, Plaintiff prays for judgment against Defendant in the amount of \$13,001.00 enumerated below, or other amount determined by this Honorable Court.

\$1.00 actual damages

\$1,000.00 statutory damages pursuant to 15 USC 1681, the FCRA

\$9,000 punitive damages

\$3,000.00 attorney fees

\$13,001 .00

Plaintiff also requests such other relief as this Honorable Court deems just and proper. Plaintiff seeks fees and costs for prosecuting this action. Plaintiff demands a jury trial.

/s/ Vicki Piontek

6/07/2023

Vicki Piontek, Esquire
Attorney for Plaintiff
58 East Front Street. Danville, PA 17821
vicki.piontek@gmail.com
215-290-6444 Fax: 866-408-6735

Date

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
3121 Brookview Place	:	
Elkins Park, PA 19027	:	
	:	
Plaintiff	:	2022-22951
	:	
v.	:	
T.D. Bank, N.A.	:	
54 Quaker Road	:	
Queensbury, NY, 12804	:	
and	:	
XYZ Corporations 1-10	:	
	:	
Defendant(s)	:	

VERIFICATION

I, Somaly Ung, have read the attached Complaint. The facts stated therein are true
and correct to the best of my knowledge, understanding and belief.

Somaly Ung

Signature: Somaly Ung
Somaly Ung (Jun 7, 2023 21:00 EDT)

Email: somalyung@hotmail.com

Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215- [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill, NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED]. Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

I have learned that you accessed my Experian consumer report on or about June 10, 2021. Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED] Was it?

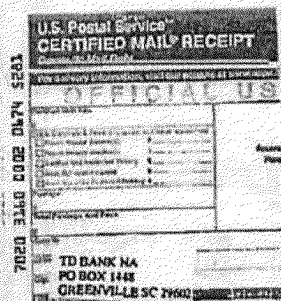
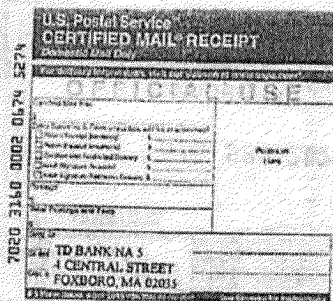
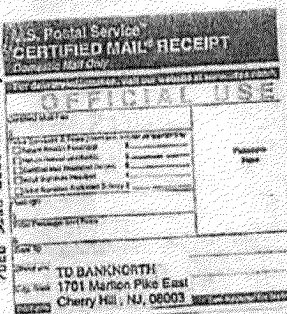
You know or should know that partial account number [REDACTED] was discharged in my recently bankruptcy and you had no business accessing my Experian consumer report in connection with that discharged account. Enclosed please find bankruptcy documents.


Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was for partial account # [REDACTED] ..

Sincerely,

Somaly Ung

7/5/2022



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p style="text-align: center;">TD BANK NA 5 4 CENTRAL STREET FOXBORO, MA 02035</p> <p></p> <p style="text-align: center;">9590 9402 7357 2028 9079 67</p> <p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7020 3160 0002 0674 5274</p>		<p>A. Signature x CV-19</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input checked="" type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p>		<p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	

PS Form 3811, July 2020 PSN 7530-02-000-8053

Domestic Return Receipt

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box and fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
- ☐ Return Receipt (electronic) \$
- ☐ Certified Mail Restricted Delivery \$
- ☐ Adult Signature Required \$ **\$3.05**
- ☐ Adult Signature Restricted Delivery \$ **\$0.00**

Postage

\$0.00

\$

\$0.00

Total Postage and Fees

\$0.00

\$

Sent To


Street

City, S

**TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035**

Postmark
Here
05 20 2023
77

7020 3160 0002 0674 5274

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY														
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p style="text-align: center;">TD BANKNORTH 1701 Marlon Pike East Cherry Hill , NJ, 08003</p> <p style="text-align: center;"> 9590 9402 7357 2028 9079 74</p> <p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7020 3160 0002 0674 5267</p>	<p>A. Signature X</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input checked="" type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Restricted Delivery</td> <td></td> </tr> </table>	<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery		<input type="checkbox"/> Restricted Delivery	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®														
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<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™														
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery														
<input type="checkbox"/> Collect on Delivery Restricted Delivery															
<input type="checkbox"/> Restricted Delivery															

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

Greenville, SC 29602

Certified Mail Fee	\$3.75
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$1.56

Total Postage and Fees \$3.36

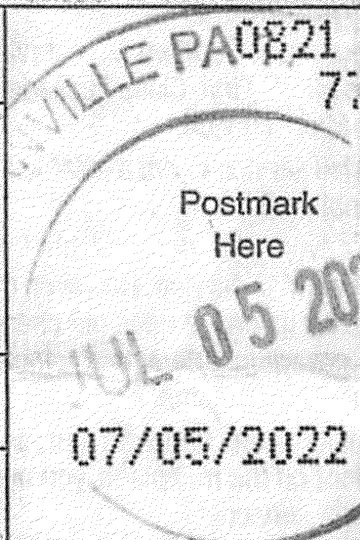
Sent To

Street

City,

TD BANK NA
PO BOX 1448

GREENVILLE SC 29602



See Reverse

7020 3160 0002 0674 5281

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602


9590 9402 7357 2028 9079 81

2. Article Number (Transfer from service label)

7020 3160 0002 0674 5281

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature  ☐ Agent ☐ Addressee

B. Received by (Printed Name) Calvin Sullivan C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below.

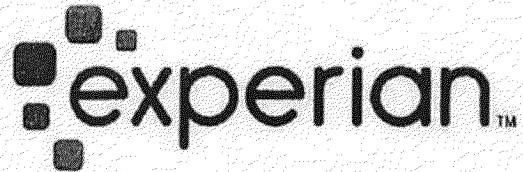
3. Service Type ☐ Priority Mail Express® ☐ Registered Mail™
☐ Adult Signature Restricted Delivery ☐ Registered Mail Restricted Delivery
☒ Certified Mail® ☐ Signature Confirmation™
☐ Collect on Delivery ☐ Signature Confirmation Restricted Delivery
☐ Collect on Delivery Restricted Delivery ☐ Restricted Delivery

JUL 15 2022

Domestic Return Receipt

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Terms
 Not reported

Recent balance
 Not reported

Payment history: Feb 2017 - Aug 2018

Address ID #
 0040258396

Monthly payment
 Not reported

**This account is
 scheduled to continue on
 record until May 2025.**

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type
 Secured Card

**Credit limit or
 original amount**
 \$1,000

Responsibility
 Individual

High balance
 \$1,027

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550557

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.

A Hard inquiries may stay on your report up to two years.

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available

Mar 18, 2021

REASON: Real Estate on behalf of FREEDOM MORTGAGE CORPORA.
DURATION: This inquiry is scheduled to continue on record until Apr 2023.

COMENITYCAPITAL/BURLIN PO BOX 182120 COLUMBUS OH 43218 No phone # available

Dec 19, 2020

REASON: Charge Card.
DURATION: This inquiry is scheduled to continue on record until Jan 2023.

TD RETAIL CARD SERVICES 1000 MACARTHUR BLVD MAHWAH NJ 07430 No phone # available

Jun 30, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

AT&T SERVICES INC PO BOX 181929 DALLAS TX 75218 (866) 718 2011

Jun 28, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

FREEDOM CU 626 JACKSONVILLE RD STE 250 WARMINSTER PA 18974 (215) 612 5900

May 11, 2020

REASON: Credit Granting.
DURATION: This inquiry is scheduled to continue on record until Jun 2022.

CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 227 4825

Feb 21, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

JPMCB CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117

Feb 18, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.

i Soft inquiries DO NOT impact your credit score.

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 01.04.22 | 09.15.21 | 02.19.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 431 3471 INQUIRY DATES: 12.31.21 | 12.17.21 | 12.03.21 | 11.19.21 | 11.05.21 | 09.26.21 | 09.18.21 | 08.23.21 | 08.02.21 | 07.30.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.29.21 | 12.25.21 | 12.22.21 | 12.18.21 | 12.15.21 | 12.11.21 | 12.08.21 | 12.04.21 | 12.01.21 | 11.27.21 | 11.24.21 | 11.20.21 | 11.17.21 | 11.13.21 | 11.10.21 | 11.06.21 | 11.04.21 | 10.30.21 | 10.27.21 | 10.23.21 | 10.20.21 | 10.16.21 | 10.13.21 | 10.09.21 | 10.06.21 | 10.02.21 | 09.29.21 | 09.25.21 | 09.22.21 | 09.18.21 | 09.15.21 | 09.11.21 | 09.08.21 | 09.04.21 | 09.01.21 | 08.28.21 | 08.25.21 | 08.21.21 | 08.18.21 | 08.14.21 | 08.11.21 | 08.07.21 | 08.04.21 | 07.31.21 | 07.28.21 | 07.24.21 | 07.17.21 | 07.14.21 | 07.10.21 | 07.07.21 | 07.03.21 | 06.30.21 | 06.26.21 | 06.23.21 | 06.19.21 | 06.16.21 | 06.12.21 | 06.09.21 | 06.05.21 | 06.02.21 | 05.29.21 | 05.26.21 | 05.22.21 | 05.19.21 | 05.15.21 | 05.12.21 | 05.08.21 | 05.05.21 | 05.01.21 | 04.28.21 | 04.24.21 | 04.21.21 | 04.18.21 | 04.14.21 | 04.10.21 | 04.07.21 | 04.03.21 | 03.31.21 | 03.27.21 | 03.24.21 | 03.20.21 | 03.17.21 | 03.13.21 | 03.10.21 | 03.06.21 | 03.03.21 | 02.27.21 | 02.24.21 | 02.20.21 | 02.17.21 | 02.09.21 | 02.05.21 | 02.02.21 | 01.30.21 | 01.26.21 | 01.25.21 | 01.20.21 | 01.17.21 | 01.12.21 | 01.10.21 | 01.08.21 | 01.07.21 |

MARLETTE SERVICING LLC 3419 SILVERSIDE RD WILMINGTON DE 19810 No phone # available INQUIRY DATES: 12.15.21 | 11.23.21 | 10.12.21 | 04.06.21 |

SOFI LENDING CORPORATION 2750 E COTTONWOOD PKWY COTTONWOOD HEIGHTS UT 84121 (855) 456 7634 INQUIRY DATES: 12.15.21 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.14.21 | 11.18.21 | 11.09.21 | 09.26.21 | 09.19.21 | 08.29.21 | 08.23.21 | 08.02.21 | 07.30.21 |

Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1000 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072 INQUIRY DATES: 11.15.21 |

LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available INQUIRY DATES: 11.11.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 8809 INQUIRY DATES: 11.05.21 | 10.22.21 | 10.08.21 | 09.24.21 | 08.10.21 | 08.27.21 | 08.13.21 |

ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773 INQUIRY DATES: 10.20.21 | 08.10.21 |

EXPERIANHLTH 720 COOL SPRINGS BLVD STE 200 FRANKLIN TN 37067 (763) 416 1030 INQUIRY DATES: 10.18.21 | 04.07.21 |

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070 INQUIRY DATES: 10.14.21 |

OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020 INQUIRY DATES: 10.11.21 | 09.13.21 | 08.12.21 | 08.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 09.19.21 | 09.18.21 | 09.21.21 | 08.01.21 |

OPORTUN/PROGRESO 1600 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 8090 INQUIRY DATES: 09.14.21 | 08.17.21 | 07.19.21 | 08.23.21 | 05.21.21 |

AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729 INQUIRY DATES: 09.02.21 |

FINANCIAL ASSET MGMT SYS 1987 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267 INQUIRY DATES: 08.18.21 |

MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322 INQUIRY DATES: 08.11.21 | 04.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140 INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

CREDIT ONE BANK 6801 S CIMARRON RD LAS VEGAS NV 89113 (415) 459 6100 INQUIRY DATES: 07.13.21 | 06.15.21 | 05.20.21 | 03.17.21 | 02.11.21 | 01.13.21 |

CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/6 IRVINE CA 92612 (949) 753 6800 INQUIRY DATES: 06.28.21 |

SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available INQUIRY DATES: 06.11.21 |

TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 5300 INQUIRY DATES: 06.10.21 |

EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 06.04.21 | 01.10.21 |

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available INQUIRY DATES: 03.28.21 |

DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000 INQUIRY DATES: 03.19.21 |

AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500 INQUIRY DATES: 03.18.21 |

CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 03.18.21 |

Your Personal Information (Continued)

for faster results

Online

A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

Debtor 1 Somaly Ung

Case number (if known) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 965005**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 965005**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 3638

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards**Lewiston, ME 04240-7765**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 5678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/FNC Education Loan Center, customerservice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Meyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 TFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cce Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Thuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: U S Department of Edu Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg B-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg B-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +B-mail/Text: usapae.bankruptcy@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14106503 EDI: CITICORP.COM Sep 15 2018 06:38:00 Childrens Place/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14106504 EDI: WFNBS.COM Sep 15 2018 06:38:00 Conmeity Bank / Newport, PO Box 182789,
 Columbus, OH 43218-2789
 14106505 EDI: NAVIENTFFKASMDOE.COM Sep 15 2018 06:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14110227 +EDI: NAVIENTFFKASMSERV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +EDI: PRA.COM Sep 15 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +EDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Amazon Picc, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Lowes, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 EDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 International Parkway,
 Carrollton, TX 75007-1958
 14106517 EDI: TDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 32 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged
Certificate of Notice Page 2 of 4

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfobis.com

United States Trustee USTFRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Somaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 3 of 4

Information to identify the case:			
Debtor 1	Somaly Ung		Social Security number or ITIN xxx-xx-
	First Name	Middle Name	Last Name
Debtor 2			EIN --
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN --
			EIN --
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13047-mdc			

Order of Discharge

12/16

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Somaly Ung
dba Nail Garden and Spa

9/13/18

By the court: Magdelline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

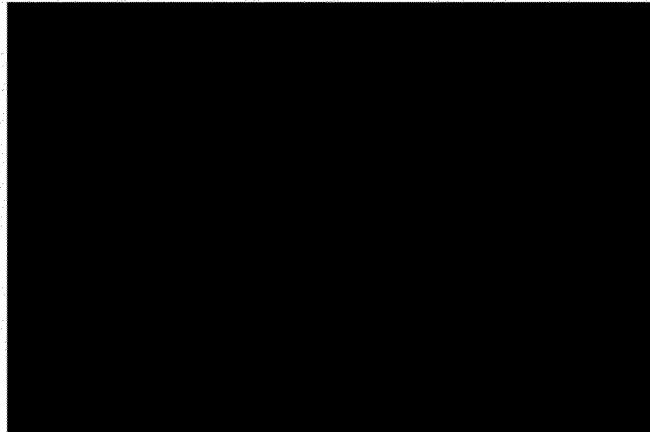
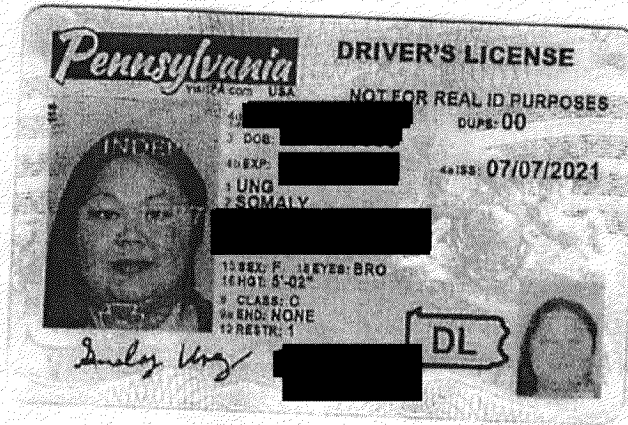
Some debts are not discharged**Examples of debts that are not discharged are:**

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215 [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill , NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED] Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

I have learned that you accessed my Experian consumer report on or about June 10, 2021.
Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED]
Was it?

You know or should know that partial account number [REDACTED]... was discharged in my recently bankruptcy and you had no business accessing my Experian consumer report in connection with that discharged account . Enclosed please find bankruptcy documents.

Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was for partial account # [REDACTED]

Sincerely,


Somaly Ung 7/11/2022



Certificate of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung
216 Sunnybrook Avenue
Elkins Park, PA 19027

To:

TD Bank NA 5
4 Central Street
Foxboro, MA 02035

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821
JUL 11 22
AMOUNT

\$1.75

R2304M115163-97



1000

PS Form **3817**, April 2007 PSN 7530-02-000-9065



**UNITED STATES
POSTAL SERVICE®**

Certificate Mail

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung
216 Sunnybrook Avenue
Elkins Park, PA 19027

TD Bank NA
P.O. Box 1448
Greenville, SC 29602

PS Form **3817**, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821
JUL 11, 22
AMOUNT

\$1.75

R2304M115163-97



1000



**UNITED STATES
POSTAL SERVICE®**

**Certificate
Mail**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung

216 Sunnybrook Avenue

Elkins Park, PA 19027

TD Banknorth

1701 Marlton Pike East

Cherry Hill, NJ 08003

PS Form **3817**, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821

JUL 11, 22
AMOUNT

\$1.75

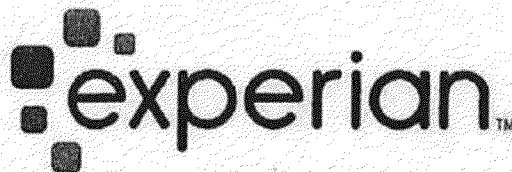
R2304M115163-97



1000

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

SOMALY UNG Report # [REDACTED] for 01/05/22

page 1 of 12

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Terms
 Not reported

Recent balance
 Not reported

Payment history: Feb 2017 - Aug 2018

Address ID #
 0040258396

Monthly payment
 Not reported

This account is
 scheduled to continue on
 record until May 2025.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type
 Secured Card

**Credit limit or
 original amount**
 \$1,000

Responsibility
 Individual

High balance
 \$1,027

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550557

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.



Hard inquiries may stay on your report up to two years.

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available

Mar 18, 2021

REASON: Real Estate on behalf of FREEDOM MORTGAGE CORPORA.

DURATION: This inquiry is scheduled to continue on record until Apr 2023.

COMENTYCAPITAL/BURLIN PO BOX 182120 COLUMBUS OH 43218 No phone # available

Dec 19, 2020

REASON: Charge Card.

DURATION: This inquiry is scheduled to continue on record until Jan 2023.

TD RETAIL CARD SERVICES 1000 MACARTHUR BLVD MAHWAH NJ 07430 No phone # available

Jun 30, 2020

REASON: Unspecified.

DURATION: This inquiry is scheduled to continue on record until Jul 2022.

AT&T SERVICES INC PO BOX 181929 DALLAS TX 75218 (866) 718 2011

Jun 28, 2020

REASON: Unspecified.

DURATION: This inquiry is scheduled to continue on record until Jul 2022.

FREEDOM CU 626 JACKSONVILLE RD STE 250 WARMINSTER PA 18974 (215) 612 5900

May 11, 2020

REASON: Credit Granting.

DURATION: This inquiry is scheduled to continue on record until Jun 2022.

CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 227 4825

Feb 21, 2020

REASON: Unspecified.

DURATION: This inquiry is scheduled to continue on record until Mar 2022.

JPMCB CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117

Feb 18, 2020

REASON: Unspecified.

DURATION: This inquiry is scheduled to continue on record until Mar 2022.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.



Soft inquiries DO NOT impact your credit score.

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 01.04.22 | 09.15.21 | 02.19.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 431 3471 INQUIRY DATES: 12.31.21 | 12.17.21 | 12.03.21 | 11.19.21 | 11.05.21 | 09.26.21 | 09.18.21 | 08.23.21 | 08.02.21 | 07.30.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.29.21 | 12.25.21 | 12.22.21 | 12.18.21 | 12.15.21 | 12.11.21 | 12.08.21 | 12.04.21 | 12.01.21 | 11.27.21 | 11.24.21 | 11.20.21 | 11.17.21 | 11.13.21 | 11.10.21 | 11.06.21 | 11.04.21 | 10.30.21 | 10.27.21 | 10.23.21 | 10.20.21 | 10.16.21 | 10.13.21 | 10.09.21 | 10.06.21 | 10.02.21 | 09.29.21 | 09.25.21 | 09.22.21 | 09.18.21 | 09.15.21 | 09.11.21 | 09.08.21 | 09.04.21 | 09.01.21 | 08.28.21 | 08.25.21 | 08.21.21 | 08.18.21 | 08.14.21 | 08.11.21 | 08.07.21 | 08.04.21 | 07.31.21 | 07.28.21 | 07.24.21 | 07.17.21 | 07.14.21 | 07.10.21 | 07.07.21 | 07.03.21 | 06.30.21 | 06.26.21 | 06.23.21 | 06.19.21 | 06.16.21 | 06.12.21 | 06.09.21 | 06.05.21 | 06.02.21 | 05.29.21 | 05.26.21 | 05.22.21 | 05.18.21 | 05.15.21 | 05.12.21 | 05.08.21 | 05.05.21 | 05.01.21 | 04.28.21 | 04.24.21 | 04.21.21 | 04.18.21 | 04.14.21 | 04.10.21 | 04.07.21 | 04.03.21 | 03.31.21 | 03.27.21 | 03.24.21 | 03.20.21 | 03.17.21 | 03.13.21 | 03.10.21 | 03.06.21 | 03.03.21 | 02.27.21 | 02.24.21 | 02.20.21 | 02.17.21 | 02.09.21 | 02.05.21 | 02.02.21 | 01.30.21 | 01.26.21 | 01.25.21 | 01.20.21 | 01.17.21 | 01.12.21 | 01.10.21 | 01.08.21 | 01.07.21 |

MARLETTE SERVICING LLC 3419 SILVERSIDE RD WILMINGTON DE 19810 No phone # available INQUIRY DATES: 12.15.21 | 11.23.21 | 10.12.21 | 04.06.21 |

SOFI LENDING CORPORATION 2750 E COTTONWOOD PKWY COTTONWOOD HEIGHTS UT 84121 (855) 456 7634 INQUIRY DATES: 12.15.21 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.14.21 | 11.18.21 | 11.09.21 | 09.26.21 | 09.18.21 | 08.29.21 | 08.23.21 | 08.02.21 | 07.30.21 |

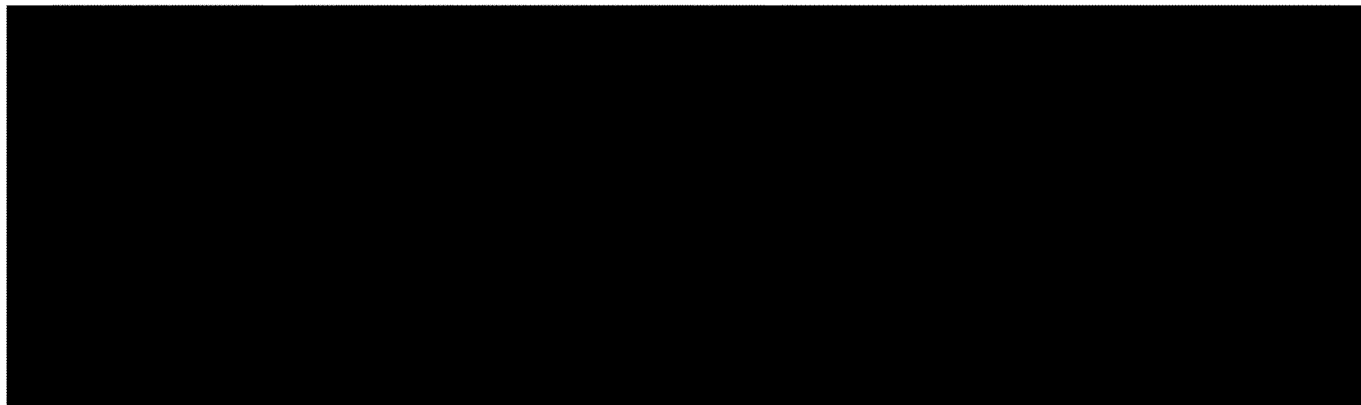
Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1000 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072	INQUIRY DATES: 11.15.21
LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available	INQUIRY DATES: 11.11.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 8809	INQUIRY DATES: 11.05.21 10.22.21 10.08.21 09.24.21 09.10.21 08.27.21 08.13.21
ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773	INQUIRY DATES: 10.20.21 08.10.21
EXPERIANHLTH 720 COOL SPRINGS BLVD STE 200 FRANKLIN TN 37067 (763) 416 1030	INQUIRY DATES: 10.18.21 04.07.21
CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070	INQUIRY DATES: 10.14.21
OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020	INQUIRY DATES: 10.11.21 09.13.21 08.12.21 08.14.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 09.18.21 09.16.21 08.21.21 08.01.21
OPORTUN/PROGRESO 1600 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 6000	INQUIRY DATES: 09.14.21 09.17.21 07.19.21 06.23.21 05.21.21
AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729	INQUIRY DATES: 09.02.21
FINANCIAL ASSET MGMT SYS 1967 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267	INQUIRY DATES: 08.18.21
MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322	INQUIRY DATES: 08.11.21 04.14.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
CREDIT ONE BANK 8801 S CIMARRON RD LAS VEGAS NV 89113 (415) 459 6100	INQUIRY DATES: 07.13.21 06.15.21 05.20.21 03.17.21 02.11.21 01.13.21
CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/6 IRVINE CA 92612 (949) 753 8800	INQUIRY DATES: 06.23.21
SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available	INQUIRY DATES: 06.11.21
TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 5300	INQUIRY DATES: 06.10.21
EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 06.04.21 01.10.21
FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available	INQUIRY DATES: 03.28.21
DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000	INQUIRY DATES: 03.18.21
AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500	INQUIRY DATES: 03.18.21
CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available	INQUIRY DATES: 03.18.21

Your Personal Information

The following information is reported by you, your creditors, or other sources — each of which may report your personal information differently. This is why there may be variations of your name, address, Social Security Number, etc.

i Personal information DOES NOT impact your credit score at all.



Your Personal Information (Continued)**How to Contact Experian**

If you see information that is incorrect, contact us through one of the methods below.

CALL US

(833) 788 6634
M - F 9am - 5pm in your time zone.

WRITE TO US

Experian, NCAC
P.O. Box 2002
Allen, TX 75013

GO ONLINE (for fastest results)

Visit experian.com/disputes



Dispute Online
for faster results



Check Status
Online

A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

Case 18-13047-mdc Doc 20 Filed 06/03/18 Entered 06/03/18 14:55:36 Desc Main Document Page 20 of 29

Debtor 1 Somaly Ung

Case number (if know) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 966005

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 966005

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 3638

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards

Lewiston, ME 04240-7765

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 6678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/PNC Education Loan Center, customerervice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Meyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 TFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cce Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Thuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: U S Department of Edu Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14106503 BDI: CITICORP.COM Sep 15 2018 06:38:00 Childrens Place/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14106504 BDI: WFNNS.COM Sep 15 2018 06:38:00 Comenity Bank / Newport, PO Box 182789,
 Columbus, OH 43218-2789
 14106505 BDI: NAVIENTFKASHDOE.COM Sep 15 2018 06:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14110227 +BDI: NAVIENTFKASHMSRV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 BDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 BDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +BDI: PRA.COM Sep 15 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +BDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Amazon Pico, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Lowes, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 BDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 international pikeway,
 carrollton, TX 75007-1958
 14106517 BDI: FDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 32 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Certificate of Notice Page 2 of 4

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

United States Trustee USTFRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Somaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

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Certificate of Notice Page 3 of 4

Information to identify the case:			
Debtor 1	Somaly Ung		Social Security number or ITIN xxx-xx-
	First Name	Middle Name	Last Name
Debtor 2			EIN -
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -
			EIN -
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13047-mdc			

Order of Discharge

12/16

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Somaly Ung
dba Nail Garden and Spa9/13/18By the court: Magdeline D. Coleman
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

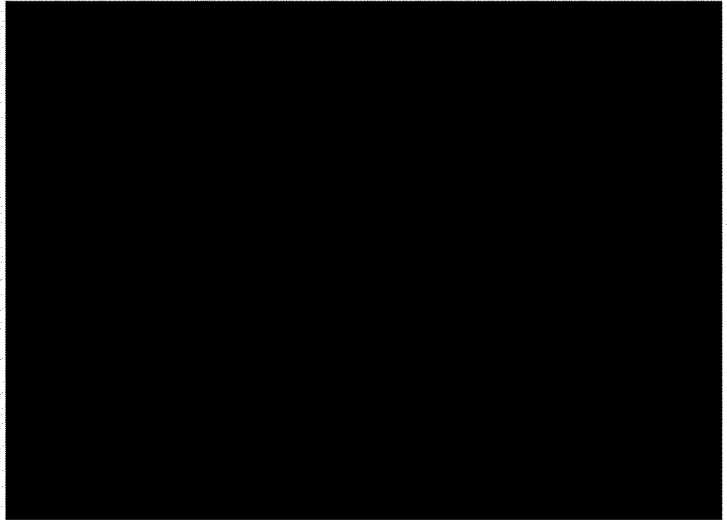
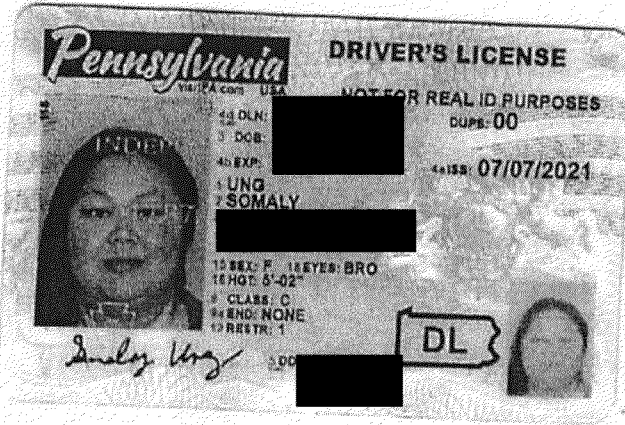
Some debts are not discharged**Examples of debts that are not discharged are:**

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215 [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill , NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED] Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

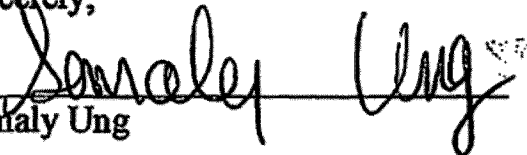
I have learned that you accessed my Experian consumer report on or about June 10, 2021. Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED].... Was it?

You know or should know that partial account number [REDACTED].... was discharged in my recently bankruptcy and you had no nosiness accessing my Experian consumer report in connection with that discharged account

Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was in connection with partial account number Partial Acct# [REDACTED]

Sincerely,


Somaly Ung

9/13/2022

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Address ID #
 0040258398

Type
 Secured Card
Responsibility
 Individual

Terms
 Not reported
Monthly payment
 Not reported
**Credit limit or
 original amount**
 \$1,000
High balance
 \$1,027

Recent balance
 Not reported
**This account is
 scheduled to continue on
 record until May 2025.**

Payment history: Feb 2017 - Aug 2018

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON
2017	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550567

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.

 Hard inquiries may stay on your report up to two years.

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available

Mar 18, 2021

REASON: Real Estate on behalf of FREEDOM MORTGAGE CORPORA.
DURATION: This inquiry is scheduled to continue on record until Apr 2023.

COMENITYCAPITAL/BURLIN PO BOX 182120 COLUMBUS OH 43218 No phone # available

Dec 18, 2020

REASON: Charge Card.
DURATION: This inquiry is scheduled to continue on record until Jan 2023.

TD RETAIL CARD SERVICES 1000 MACARTHUR BLVD MAHWAH NJ 07430 No phone # available

Jun 30, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

AT&T SERVICES INC PO BOX 181929 DALLAS TX 75218 (866) 718 2011

Jun 28, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

FREEDOM CU 626 JACKSONVILLE RD STE 250 WARMINSTER PA 18974 (215) 612 5900

May 11, 2020

REASON: Credit Granting.
DURATION: This inquiry is scheduled to continue on record until Jun 2022.

CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 227 4825

Feb 21, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

JPMCB CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117

Feb 18, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.

 Soft inquiries DO NOT impact your credit score.

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 01.04.22 | 09.15.21 | 02.19.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (888) 431 3471 INQUIRY DATES: 12.31.21 | 12.17.21 | 12.03.21 | 11.19.21 | 11.05.21 | 09.26.21 | 09.19.21 | 09.23.21 | 09.02.21 | 07.30.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.29.21 | 12.25.21 | 12.22.21 | 12.19.21 | 12.15.21 | 12.11.21 | 12.08.21 | 12.04.21 | 12.01.21 | 11.27.21 | 11.24.21 | 11.20.21 | 11.17.21 | 11.13.21 | 11.10.21 | 11.06.21 | 11.03.21 | 10.30.21 | 10.27.21 | 10.23.21 | 10.20.21 | 10.16.21 | 10.13.21 | 10.09.21 | 10.06.21 | 10.02.21 | 09.29.21 | 09.25.21 | 09.22.21 | 09.18.21 | 09.15.21 | 09.11.21 | 09.08.21 | 09.04.21 | 09.01.21 | 08.28.21 | 08.25.21 | 08.21.21 | 08.18.21 | 08.14.21 | 08.11.21 | 08.07.21 | 08.04.21 | 08.01.21 | 07.28.21 | 07.25.21 | 07.21.21 | 07.18.21 | 07.14.21 | 07.11.21 | 07.07.21 | 07.04.21 | 07.01.21 | 06.28.21 | 06.25.21 | 06.21.21 | 06.18.21 | 06.14.21 | 06.11.21 | 06.07.21 | 06.04.21 | 06.01.21 | 05.28.21 | 05.25.21 | 05.21.21 | 05.18.21 | 05.14.21 | 05.11.21 | 05.07.21 | 05.04.21 | 05.01.21 | 04.28.21 | 04.24.21 | 04.21.21 | 04.18.21 | 04.14.21 | 04.11.21 | 04.07.21 | 04.04.21 | 04.01.21 | 03.28.21 | 03.25.21 | 03.21.21 | 03.18.21 | 03.14.21 | 03.11.21 | 03.07.21 | 03.04.21 | 03.01.21 | 02.28.21 | 02.24.21 | 02.21.21 | 02.17.21 | 02.09.21 |

MARLETTE SERVICING LLC 3419 SILVERSIDE RD WILMINGTON DE 19810 No phone # available INQUIRY DATES: 12.15.21 | 11.23.21 | 10.12.21 | 04.08.21 |

SOFI LENDING CORPORATION 2750 E COTTONWOOD PKWY COTTONWOOD HEIGHTS UT 84121 (855) 456 7634 INQUIRY DATES: 12.15.21 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.14.21 | 11.19.21 | 11.09.21 | 09.29.21 | 09.19.21 | 09.23.21 | 09.02.21 | 07.30.21 |

Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1000 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072 INQUIRY DATES: 11.19.21 |

LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available INQUIRY DATES: 11.11.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 6800 INQUIRY DATES: 11.05.21 | 10.22.21 | 10.08.21 | 09.24.21 | 09.10.21 | 09.27.21 | 09.13.21 |

ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773 INQUIRY DATES: 10.20.21 | 09.10.21 |

EXPERIANHLTH 720 COOL SPRINGS BLVD STE 260 FRANKLIN TN 37097 (763) 416 1030 INQUIRY DATES: 10.18.21 | 04.07.21 |

CAPITAL ONE PO BOX 30291 SALT LAKE CITY UT 84130 (800) 955 7070 INQUIRY DATES: 10.14.21 |

OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020 INQUIRY DATES: 10.11.21 | 09.13.21 | 09.12.21 | 09.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 09.19.21 | 09.18.21 | 08.21.21 | 03.01.21 |

Oportun/PROGRESO 1800 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 6050 INQUIRY DATES: 09.14.21 | 09.17.21 | 07.19.21 | 08.23.21 | 06.21.21 |

AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729 INQUIRY DATES: 09.02.21 |

FINANCIAL ASSET MGMT SYS 1987 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267 INQUIRY DATES: 08.18.21 |

MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322 INQUIRY DATES: 08.11.21 | 04.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140 INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

CREDIT ONE BANK 6801 S CIMARRON RD LAS VEGAS NV 89113 (416) 459 6100 INQUIRY DATES: 07.13.21 | 06.15.21 | 05.30.21 | 03.17.21 | 02.11.21 | 01.13.21 |

CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/8 IRVINE CA 92612 (949) 753 6800 INQUIRY DATES: 06.28.21 |

SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available INQUIRY DATES: 06.11.21 |

TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 6300 INQUIRY DATES: 06.10.21 |

EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 06.04.21 | 01.18.21 |

FACTUAL DATA 876 GREENTREE RD PITTSBURGH PA 15220 No phone # available INQUIRY DATES: 03.29.21 |

DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000 INQUIRY DATES: 03.19.21 |

AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500 INQUIRY DATES: 03.18.21 |

CREDIT KARMA INC 780 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 03.18.21 |

Your Personal Information

3-00000-02

Your Personal Information (Continued)**How to Contact Experian**

If you see information that is incorrect, contact us through one of the methods below.

CALL US

(833) 788 6834
M - F 8am - 8pm in your time zone.

WRITE TO US

Experian, NCAC
P.O. Box 2002
Allen, TX 75013

GO ONLINE (for fastest results)

Visit experian.com/disputes

**A Summary of Your Rights Under the Fair Credit Reporting Act**

For more information on español, visit www.consumerfinance.gov/espanol or write to the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

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Debtor 1 Somaly Ung

Case number (if known) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 988005

Orlando, FL 32886

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 988005

Orlando, FL 32886

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 3636

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards

Lewiston, ME 04240-7765

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 6678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/Off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/FMC Education Loan Center, customerservice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Moyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 TFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cco Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Phuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENSVILLE TX 75403-5609
 (address filed with court: U S Department of Edn Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapac.bankruptcy@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14106503 EDI: CITICORP.COM Sep 15 2018 06:38:00 Childrens Place/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14106504 EDI: WFNBS.COM Sep 15 2018 06:38:00 Community Bank / Newport, PO Box 182789,
 Columbus, OH 43218-2789
 14106505 EDI: NAVIENTFRASMDON.COM Sep 15 2018 06:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14110227 +EDI: NAVIENTFRASMSERV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 EDI: FRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 EDI: FRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +EDI: FRA.COM Sep 15 2018 06:38:00 FRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +EDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Amazon Fico, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Lowe's, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 EDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 International Parkway,
 Carrollton, TX 75007-1958
 14106517 EDI: TDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 31 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, # 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.Pr.2002(g)(4).

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged
Certificate of Notice Page 2 of 4

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfobis.com

United States Trustee USFPRregion03.FH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Semaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 3 of 4

Information to identify the case:

Debtor 1

Somaly Ung

Social Security number or ITIN xxx-xx-xxxx

First Name Middle Name Last Name

EIN -- --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 18-13047-mdc

Order of Discharge

12/16

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Somaly Ung
dba Nail Garden and Spa

9/13/18

By the court: Magdaline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged
Certificate of Notice Page 4 of 4

Some debts are not discharged

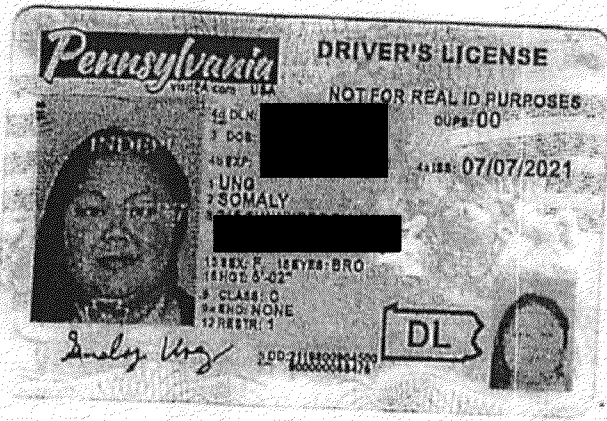
Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION – LAW

Somaly Ung	:	
3121 Brookview Place	:	
Elkins Park, PA 19027	:	
Plaintiff	:	2022-22951
v.	:	
T.D. Bank, N.A.	:	
54 Quaker Road	:	
Queensbury, NY, 12804	:	
and	:	
T.D. Bank, N.A.	:	
1 Portland Square	:	
Portland, ME. 04112	:	
and	:	
XYZ CORPORATIONS 1-10	:	
Defendant(s)	:	

PRAECIPE TO AMEND CAPTION

Kindly amend the caption in the above captioned matter to add an additional address for Defendant.

Thank you.

/s/ Vicki Piontek

6/09/2023

Vicki Piontek, Esquire
Attorney for Plaintiff
58 East Front Street
Danville, PA 17821
vicki.piontek@gmail.com
215-290-6444
Fax: 866-408-6735

Date

SOMALY UNG

vs.

TD BANK NA

NO. 2022-22951

NOTICE TO DEFEND - CIVIL

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYER REFERENCE SERVICE
MONTGOMERY BAR ASSOCIATION
100 West Airy Street (REAR)
NORRISTOWN, PA 19404-0268

(610) 279-9660, EXTENSION 201

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
	:	
Plaintiff	:	2022-22951
	:	
v.	:	
T.D. Bank, N.A.	:	
and	:	
XYZ Corporations 1-10	:	
	:	
Defendant(s)	:	

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THE COMPLAINT AND NOTICE ARE SERVED BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE DEFENDANT. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

LAWYER REFERENCE SERVICE
MONTGOMERY COUNTY BAR ASSOCIATION
100 West Airy Street (REAR), NORRISTOWN, PA 19401
(610) 279-9660, EXTENSION 201

Montgomery County Legal Aid Services
625 Swede Street, Norristown, PA 19401
610-275-5400

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
3121 Brookview Place	:	
Elkins Park, PA 19027	:	
Plaintiff	:	2022-22951
v.	:	
T.D. Bank, N.A.	:	
54 Quaker Road	:	
Queensbury, NY, 12804	:	
and	:	
T.D. Bank, N.A.	:	
1 Portland Square	:	
Portland, ME. 04112	:	
and	:	
XYZ CORPORATIONS 1-10	:	
Defendant(s)	:	

AMENDED COMPLAINT

1. This is an action brought by Plaintiff against the Defendant for violation of the Fair Credit Reporting Act, 15 USC 1681 et. seq.

2. Jurisdiction and venue is proper in this jurisdiction because Defendant transacts business here on a regular basis.

3. Jurisdiction for this action is asserted pursuant to 28 U.S.C. §1334-1337, if the case is removed to Federal Court.

4. Jurisdiction for this action is asserted pursuant to 11 U.S.C. §524, if the case is removed to Federal Court.

5. Venue lies in this District pursuant to 28 U.S.C. §1392(b), if the case is removed to federal Court.

6. The cause of action in this case pertaining to violation of 11 USC 524 is a core proceeding as that term is defined in 28 U.S.C. §157(b)(2).

7. Plaintiff is Somaly Ung, an adult individual with a residential address of 3124 Brookview Place, Elkins Park, PA 19027.

8. Defendant is T.D. Bank, N.A., a/k/a TD Bank National Association, a business entity with an addresses of Quaker Road, Queensbury, NY, 12804, and an address of 1 Portland Square, Portland, ME. 04112.

FACTUAL ALLEGATIONS

9. The previous paragraphs of this Complaint re incorporated by reference and made a part of this Complaint.
10. Plaintiff filed bankruptcy in the United States Bankruptcy Court for the Eastern District of Pennsylvania, Case No. 18-1304 on May 4, 2028.
11. At no time did Defendant object to Plaintiff's Bankruptcy in any manner.
12. At no time did Defendant claim that any money that Plaintiff owed to Defendant or its predecessor in interest was non-dischargeable.
13. On or about September 13, 2018, this Honorable Bankruptcy Court issued an order granting Plaintiff a Discharge. See attached exhibits.
14. All debts that Plaintiff would have owed to Defendant were included in that Discharge.
15. A copy of said discharge Order was mailed by the Bankruptcy Court to Defendant. Defendant received the discharge Order. See attached exhibits.
16. At no time during the Chapter 7 case did Plaintiff reaffirm the underlying debt with Defendant.
17. At no time during the Chapter 7 case was Defendant's pre-petition claim declared to be non-dischargeable.

18. Following the Discharge, Defendant requested and received a copy of Plaintiff's consumer report under the brand name of Experian. See excerpt from Plaintiff's Experian consumer report included in the attached exhibits.

19. At the time of the inquiry Plaintiff had had no active account with Defendant and all previous debts between Plaintiff and Defendant(s) were discharged in Plaintiff's Bankruptcy case. Nor has Plaintiff initiated any business transaction with either Defendant at any time since Plaintiff's bankruptcy filing.

20. When Defendant accessed Plaintiff's consumer report, Defendant knew or should have known of Plaintiff's Bankruptcy and the discharge.

**COUNT ONE: VIOLATION OF THE FAIR CREDIT REPORTING ACT
(FCRA), 15 USC 1681 et. Seq.**

21. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

22. The FCRA establishes very specific rules limiting when and why a person or entity can obtain a consumer report. 15 U.S.C. § 1681b (f) provides the following guidelines.

(f) Certain use or obtaining of information prohibited. - A person shall not use or obtain a consumer report for any purpose unless -

(1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and

(2) the purpose is certified in accordance with section 1681e of this title by a

prospective user of the report through a general or specific certification.

23. Section 1681b(a)(3) of the FCRA lists the all-inclusive purposes for which a consumer report can be obtained:

(a) In General. - . . . (A) consumer reporting agency may furnish a consumer report under the following circumstances and no other:

. . .

(3) To a person which it has reason to believe-

(A) intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;

. . .

(F) otherwise has a legitimate business need for the information . . .

(ii) to review an account to determine whether the consumer continues to meet the terms of the account.

24. When Defendant requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant was legally prohibited from accessing Plaintiff's consumer report because Plaintiff no longer owed Defendant any money for any account and because of the discharge injunction under 11 USC 524, and because Defendant no longer had a permissible purpose to obtain Plaintiff's consumer report under 15 USC 1681b et. seq. See *Haberman v. PNC*, United States District Court for the Eastern District of Texas, Case NO. 4:11cv126; also see *Orr v. Allied Interstate, Inc.*, United States District Court for the Northern District of New York, Case No. 11-cv-00973.

25. When Defendant(s) requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant(s) had actual and / or constructive

knowledge knowledge of Plaintiff's Bankruptcy Discharge.

26. When Defendant(s) requested and obtained Plaintiff's Experian consumer report after the Bankruptcy discharge, Defendant had actual knowledge that it did not have a permissible purpose to obtain such information.

27. Defendant(s) had actual knowledge of Plaintiff's bankruptcy and Plaintiff's Bankruptcy discharge at the time that Plaintiff accessed Plaintiff's Experian consumer report after the Bankruptcy discharge.

28. Defendant willfully or recklessly violated the FCRA by obtaining Plaintiff's Experian consumer report after Defendant knew or should have known of the Bankruptcy Discharge.

29. Plaintiff sent several inquiry letters to Defendant asking Defendant why it pulled Plaintiff's Experian consumer report after the Bankruptcy Discharge.

30. To date Plaintiff has no record of a response from Defendant to her inquiry letters.

LIABILITY AND DAMAGES

31. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

32. Upon information and belief, Plaintiff believes and avers that after a reasonable

time to conduct discovery, Plaintiff can prove that Defendant had no procedural guidelines or policy which prevented it from accessing a consumer's report for a discharged debt.

33. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. was willful, wanton or at least reckless, and therefore the full amount of statutory damages of \$1,000.00 is warranted, or other amount determined by this Honorable Court pursuant to 15 USC 1681 et seq.

34. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. of the FCRA was willful, wanton or at least reckless, and therefore punitive damages are warranted.

35. It is believed and averred that Defendant's violation of 15 USC 1681 et. seq. of the FCRA was willful, wanton because of a previous lawsuit brought by Plaintiff against Defendant in which Defendant violated 15 USC 1681b of the FCRA. Therefore Defendant's violations were systemic.

36. For purposes of a default judgment, Plaintiff demands punitive damages of \$9,000.00 under the FCRA which is 9 times the amount of statutory damages sought in this case.

37. Plaintiff suffered a "concrete" injury within the meaning of Article 3 of the United States Constitution when Defendant willfully accessed Plaintiff's consumer report in violation of 15 USC 1681 et. seq. because Plaintiff's privacy interests were adversely affected and because Plaintiff lives in continuing anticipation of when the

next instance of an unlawful consumer credit pull will occur by the Defendant.

Because Plaintiff suffered such a “concrete” injury Plaintiff has standing to bring this claim in this Honorable Court.

ATTORNEY FEES

38. The previous paragraphs of this Complaint are incorporated by reference.

39. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees for prosecuting this action pursuant to 15 USC 1681 et. seq.

40. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees for prosecuting this action pursuant to 11 USC 105 et. seq.

41. Plaintiff believes and avers that the reasonable value of Plaintiff’s services is no less than \$600.00 per hour, or other amount determined by this Honorable Court.

42. Plaintiff believes and avers that Plaintiff's is entitled to reasonable attorney fees of \$3,000 at a rate of \$600.00 per hour which includes the following.

a. Consultation with client and review of file, inquiry letters	1 hour
b. Drafting, editing, review of complaint , organizing exhibits, electronic filing and service of Complaint	3 hours
c. Reasonable follow up with Defense and client	2 hours
	<hr/> 6 hours
$5 \times \$600 = \$3,000.00$	

43. The above stated attorney fees represent work performed up and until the filing of this Complaint as well as reasonable follow up with client and Defense.

44. Plaintiff's attorney fees continue to accrue as this case progresses.

OTHER RELIEF

45. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

46. Plaintiff requests such other relief as this court may deem just and proper.

47. Plaintiff demands a jury trial in this matter.

48. Plaintiff seeks fees and costs for prosecuting this action.

49. Plaintiff seeks such other relief as this Honorable Court deems just and proper.

Wherefore, Plaintiff prays for judgment against Defendant in the amount of \$11,751.00 enumerated below, or other amount determined by this Honorable Court.

\$1.00 actual damages

\$1,000.00 statutory damages pursuant to 15 USC 1681, the FCRA

\$9,000 punitive damages

\$3,000.00 attorney fees

\$13,001

Plaintiff also requests such other relief as this Honorable Court deems just and proper. Plaintiff seeks fees and costs for prosecuting this action. Plaintiff demands a jury trial.

/s/ Vicki Piontek

6/07/2023

Vicki Piontek, Esquire
Attorney for Plaintiff
58 East Front Street. Danville, PA 17821
vicki.piontek@gmail.com
215-290-6444 Fax: 866-408-6735

Date

IN THE COURT OF COMMON PLEAS
OF MONTGOMERY COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

Somaly Ung	:	
3121 Brookview Place	:	
Elkins Park, PA 19027	:	
	:	
Plaintiff	:	2022-22951
	:	
v.	:	
T.D. Bank, N.A.	:	
54 Quaker Road	:	
Queensbury, NY, 12804	:	
and	:	
XYZ Corporations 1-10	:	
	:	
Defendant(s)	:	

VERIFICATION

I, Somaly Ung, have read the attached Complaint. The facts stated therein are true
and correct to the best of my knowledge, understanding and belief.

Somaly Ung

Signature: 
Somaly Ung (Jun 9, 2023 13:27 EDT)

Email: somalyung@hotmail.com







Amended Complaint Draft

Final Audit Report

2023-06-09

Created:	2023-06-09
By:	Vicki Piontek (vicki.piontek@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAdGD7HZ5__A-b7FZr14wqagvpkAST3gG0

"Amended Complaint Draft" History

-  Document created by Vicki Piontek (vicki.piontek@gmail.com)
2023-06-09 - 5:14:46 PM GMT- IP address: 216.49.8.231
-  Document emailed to somalyung@hotmail.com for signature
2023-06-09 - 5:15:20 PM GMT
-  Email viewed by somalyung@hotmail.com
2023-06-09 - 5:26:51 PM GMT- IP address: 68.80.201.183
-  Signer somalyung@hotmail.com entered name at signing as Somaly Ung
2023-06-09 - 5:27:47 PM GMT- IP address: 68.80.201.183
-  Document e-signed by Somaly Ung (somalyung@hotmail.com)
Signature Date: 2023-06-09 - 5:27:49 PM GMT - Time Source: server- IP address: 68.80.201.183
-  Agreement completed.
2023-06-09 - 5:27:49 PM GMT

**Adobe Acrobat Sign**

Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215- [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill, NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED]. Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

I have learned that you accessed my Experian consumer report on or about June 10, 2021. Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

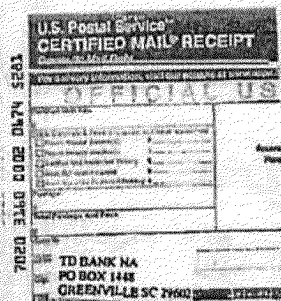
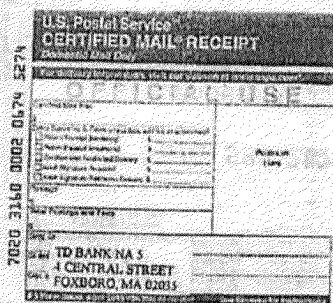
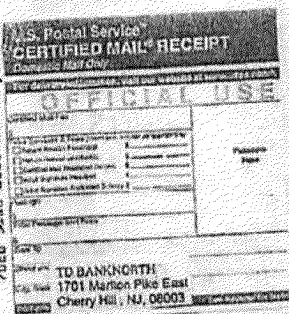
I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED] Was it?


You know or should know that partial account number [REDACTED] was discharged in my recently bankruptcy and you had no business accessing my Experian consumer report in connection with that discharged account. Enclosed please find bankruptcy documents.

Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was for partial account # [REDACTED] ..

Sincerely,

Somaly Ung
Somaly Ung 7/5/2022



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p style="text-align: center;">TD BANK NA 5 4 CENTRAL STREET FOXBORO, MA 02035</p> <p></p> <p style="text-align: center;">9590 9402 7357 2028 9079 67</p>	<p>A. Signature x CV-19 <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7020 3160 0002 0674 5274</p>	<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™</p> <p><input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p style="text-align: center;">Mail Mark Restricted Delivery (100)</p>	
<p>PS Form 3811, July 2020 PSN 7530-02-000-8053</p>		

Domestic Return Receipt

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box and fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
- ☐ Return Receipt (electronic) \$
- ☐ Certified Mail Restricted Delivery \$
- ☐ Adult Signature Required \$ **\$3.05**
- ☐ Adult Signature Restricted Delivery \$ **\$0.00**

Postage

\$0.00

\$

\$0.00

Total Postage and Fees

\$0.00

\$

Sent To


Street

City, S

**TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035**

Postmark
Here
05 20 2023
77

7020 3160 0002 0674 5274

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY															
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p style="text-align: center;">TD BANKNORTH 1701 Marlon Pike East Cherry Hill , NJ, 08003</p> <p style="text-align: center;"> 9590 9402 7357 2028 9079 74</p> <p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7020 3160 0002 0674 5267</p>		<p>A. Signature X</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input checked="" type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Restricted Delivery</td> <td></td> </tr> </table>		<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery		<input type="checkbox"/> Restricted Delivery	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®																
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™																
<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery																
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™																
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery																
<input type="checkbox"/> Collect on Delivery Restricted Delivery																	
<input type="checkbox"/> Restricted Delivery																	

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

Greenville, SC 29602

Certified Mail Fee

\$3.75

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$ 0.00
- ☐ Return Receipt (electronic) \$ 0.00
- ☐ Certified Mail Restricted Delivery \$ 0.00
- ☐ Adult Signature Required \$ 0.00
- ☐ Adult Signature Restricted Delivery \$ 0.00

Postage

\$1.56

\$

Total Postage and Fees

\$3.36

\$

Sent To

Street

City,

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

PS Form 3800

See Reverse

Postmark
Here

07/05/2022

PA0821
77
JUL 05 2022

7020 3160 0002 0674 5281

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602


9590 9402 7357 2028 9079 81

2. Article Number (Transfer from service label)

7020 3160 0002 0674 5281

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature  ☐ Agent ☐ Addressee

B. Received by (Printed Name) Calvin Sullivan C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below.

3. Service Type ☐ Priority Mail Express® ☐ Registered Mail™
☐ Adult Signature Restricted Delivery ☐ Registered Mail Restricted Delivery
☒ Certified Mail® ☐ Signature Confirmation™
☐ Collect on Delivery ☐ Signature Confirmation Restricted Delivery
☐ Collect on Delivery Restricted Delivery ☐ Restricted Delivery

JUL 15 2022

Domestic Return Receipt

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Terms
 Not reported

Recent balance
 Not reported

Payment history: Feb 2017 - Aug 2018

Address ID #
 0040258396

Monthly payment
 Not reported

**This account is
 scheduled to continue on
 record until May 2025.**

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type
 Secured Card

**Credit limit or
 original amount**
 \$1,000

Responsibility
 Individual

High balance
 \$1,027

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550557

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.

A Hard inquiries may stay on your report up to two years.

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available

Mar 18, 2021

REASON: Real Estate on behalf of FREEDOM MORTGAGE CORPORA.
DURATION: This inquiry is scheduled to continue on record until Apr 2023.

COMENITYCAPITAL/BURLIN PO BOX 182120 COLUMBUS OH 43218 No phone # available

Dec 19, 2020

REASON: Charge Card.
DURATION: This inquiry is scheduled to continue on record until Jan 2023.

TD RETAIL CARD SERVICES 1000 MACARTHUR BLVD MAHWAH NJ 07430 No phone # available

Jun 30, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

AT&T SERVICES INC PO BOX 181929 DALLAS TX 75218 (866) 718 2011

Jun 28, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

FREEDOM CU 626 JACKSONVILLE RD STE 250 WARMINSTER PA 18974 (215) 612 5900

May 11, 2020

REASON: Credit Granting.
DURATION: This inquiry is scheduled to continue on record until Jun 2022.

CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 227 4825

Feb 21, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

JPMCB CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117

Feb 18, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.

i Soft inquiries DO NOT impact your credit score.

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 01.04.22 | 09.15.21 | 02.19.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 431 3471 INQUIRY DATES: 12.31.21 | 12.17.21 | 12.03.21 | 11.19.21 | 11.05.21 | 09.26.21 | 09.18.21 | 08.23.21 | 08.02.21 | 07.30.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.29.21 | 12.25.21 | 12.22.21 | 12.18.21 | 12.15.21 | 12.11.21 | 12.08.21 | 12.04.21 | 12.01.21 | 11.27.21 | 11.24.21 | 11.20.21 | 11.17.21 | 11.13.21 | 11.10.21 | 11.06.21 | 11.04.21 | 10.30.21 | 10.27.21 | 10.23.21 | 10.20.21 | 10.16.21 | 10.13.21 | 10.09.21 | 10.06.21 | 10.02.21 | 09.29.21 | 09.25.21 | 09.22.21 | 09.18.21 | 09.15.21 | 09.11.21 | 09.08.21 | 09.04.21 | 09.01.21 | 08.28.21 | 08.25.21 | 08.21.21 | 08.18.21 | 08.14.21 | 08.11.21 | 08.07.21 | 08.04.21 | 07.31.21 | 07.28.21 | 07.24.21 | 07.17.21 | 07.14.21 | 07.10.21 | 07.07.21 | 07.03.21 | 06.30.21 | 06.26.21 | 06.23.21 | 06.19.21 | 06.16.21 | 06.12.21 | 06.09.21 | 06.05.21 | 06.02.21 | 05.29.21 | 05.26.21 | 05.22.21 | 05.19.21 | 05.15.21 | 05.12.21 | 05.08.21 | 05.05.21 | 05.01.21 | 04.28.21 | 04.24.21 | 04.21.21 | 04.18.21 | 04.14.21 | 04.10.21 | 04.07.21 | 04.03.21 | 03.31.21 | 03.27.21 | 03.24.21 | 03.20.21 | 03.17.21 | 03.13.21 | 03.10.21 | 03.06.21 | 03.03.21 | 02.27.21 | 02.24.21 | 02.20.21 | 02.17.21 | 02.09.21 | 02.05.21 | 02.02.21 | 01.30.21 | 01.26.21 | 01.25.21 | 01.20.21 | 01.17.21 | 01.12.21 | 01.10.21 | 01.08.21 | 01.07.21 |

MARLETTE SERVICING LLC 3419 SILVERSIDE RD WILMINGTON DE 19810 No phone # available INQUIRY DATES: 12.15.21 | 11.23.21 | 10.12.21 | 04.06.21 |

SOFI LENDING CORPORATION 2750 E COTTONWOOD PKWY COTTONWOOD HEIGHTS UT 84121 (855) 456 7634 INQUIRY DATES: 12.15.21 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.14.21 | 11.18.21 | 11.09.21 | 09.26.21 | 09.19.21 | 08.29.21 | 08.23.21 | 08.02.21 | 07.30.21 |

Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1000 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072 INQUIRY DATES: 11.15.21 |

LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available INQUIRY DATES: 11.11.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 8809 INQUIRY DATES: 11.05.21 | 10.22.21 | 10.08.21 | 09.24.21 | 08.10.21 | 08.27.21 | 08.13.21 |

ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773 INQUIRY DATES: 10.20.21 | 08.10.21 |

EXPERIANHLTH 720 COOL SPRINGS BLVD STE 200 FRANKLIN TN 37067 (763) 416 1030 INQUIRY DATES: 10.18.21 | 04.07.21 |

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070 INQUIRY DATES: 10.14.21 |

OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020 INQUIRY DATES: 10.11.21 | 09.13.21 | 08.12.21 | 08.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 09.19.21 | 09.18.21 | 09.21.21 | 08.01.21 |

OPORTUN/PROGRESO 1600 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 8090 INQUIRY DATES: 09.14.21 | 08.17.21 | 07.19.21 | 08.23.21 | 05.21.21 |

AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729 INQUIRY DATES: 09.02.21 |

FINANCIAL ASSET MGMT SYS 1987 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267 INQUIRY DATES: 08.18.21 |

MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322 INQUIRY DATES: 08.11.21 | 04.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140 INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

CREDIT ONE BANK 6801 S CIMARRON RD LAS VEGAS NV 89113 (415) 459 6100 INQUIRY DATES: 07.13.21 | 06.15.21 | 05.20.21 | 03.17.21 | 02.11.21 | 01.13.21 |

CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/6 IRVINE CA 92612 (949) 753 6800 INQUIRY DATES: 06.28.21 |

SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available INQUIRY DATES: 06.11.21 |

TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 5300 INQUIRY DATES: 06.10.21 |

EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 06.04.21 | 01.10.21 |

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available INQUIRY DATES: 03.28.21 |

DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000 INQUIRY DATES: 03.19.21 |

AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500 INQUIRY DATES: 03.18.21 |

CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 03.18.21 |

Your Personal Information (Continued)

for faster results

Online

A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

Debtor 1 Somaly Ung

Case number (if known) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 965005**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 965005**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 3638

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards**Lewiston, ME 04240-7765**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 5678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/FNC Education Loan Center, customerservice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Meyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 TFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cce Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Thuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: U S Department of Edu Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg B-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg B-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +B-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14106503 EDI: CITICORP.COM Sep 15 2018 06:38:00 Childrens Place/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14106504 EDI: WFNBS.COM Sep 15 2018 06:38:00 Conmeity Bank / Newport, PO Box 182789,
 Columbus, OH 43218-2789
 14106505 EDI: NAVIENTFFKASMDOR.COM Sep 15 2018 06:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14110227 +EDI: NAVIENTFFKASMSERV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +EDI: PRA.COM Sep 15 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +EDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Amazon Picc, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Lowes, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 EDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 intrnational pikeway,
 carrollton, TX 75007-1958
 14106517 EDI: TDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 32 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Certificate of Notice Page 2 of 4

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfobis.com

United States Trustee USTFRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Somaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 3 of 4

Information to identify the case:			
Debtor 1	Somaly Ung		Social Security number or ITIN xxx-xx-
	First Name	Middle Name	Last Name
Debtor 2			EIN --
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN --
			EIN --
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13047-mdc			

Order of Discharge

12/16

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Somaly Ung
dba Nail Garden and Spa

9/13/18

By the court: Magdelline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

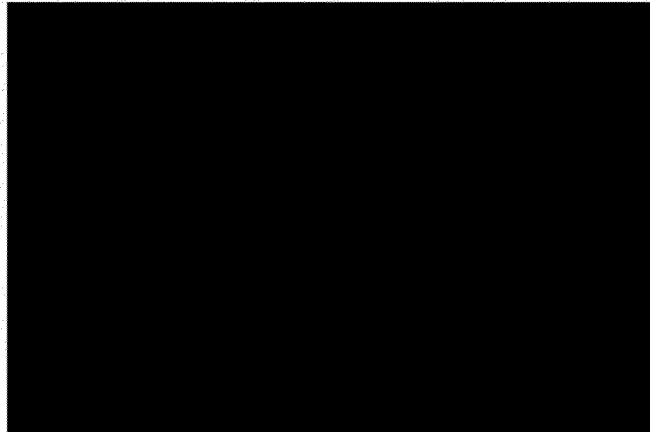
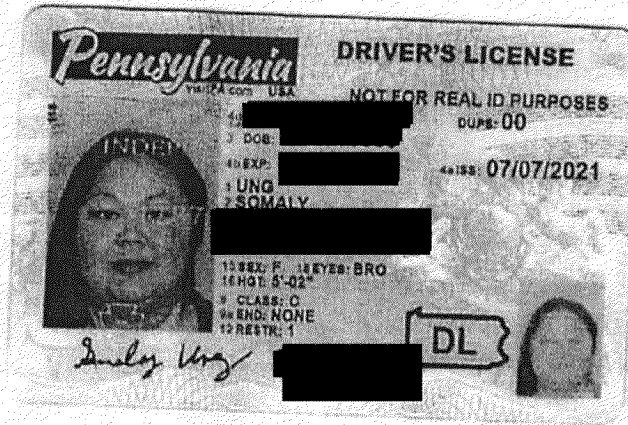
Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215 [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill , NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED] Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

I have learned that you accessed my Experian consumer report on or about June 10, 2021.
Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED]
Was it?

You know or should know that partial account number [REDACTED]... was discharged in my recently bankruptcy and you had no business accessing my Experian consumer report in connection with that discharged account . Enclosed please find bankruptcy documents.

Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was for partial account # [REDACTED]

Sincerely,


Somaly Ung 7/11/2022



Certificate of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung
216 Sunnybrook Avenue
Elkins Park, PA 19027

To:

TD Bank NA 5
4 Central Street
Foxboro, MA 02035

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821
JUL 11 22
AMOUNT

\$1.75
R2304M115163-97



1000

PS Form **3817**, April 2007 PSN 7530-02-000-9065



**UNITED STATES
POSTAL SERVICE®**

**Certificate
Mail**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung
216 Sunnybrook Avenue
Elkins Park, PA 19027

TD Bank NA
P.O. Box 1448
Greenville, SC 29602

PS Form **3817**, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821
JUL 11, 22
AMOUNT

\$1.75

R2304M115163-97



1000



**UNITED STATES
POSTAL SERVICE®**

**Certificate
Mail**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

Somaly Ung
216 Sunnybrook Avenue
Elkins Park, PA 19027

To:

TD Banknorth
1701 Marlton Pike East
Cherry Hill, NJ 08003

PS Form **3817**, April 2007 PSN 7530-02-000-9065

U.S. POSTAGE PAID
FCM LG ENV
DANVILLE, PA
17821
JUL 11, 22
AMOUNT

\$1.75

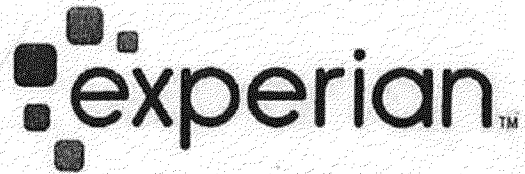
R2304M115163-97



1000

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

SOMALY UNG Report # [REDACTED] for 01/05/22

page 1 of 12

7001-02-00-0002997-0006-0020246

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Terms
 Not reported

Recent balance
 Not reported

Payment history: Feb 2017 - Aug 2018

Address ID #
 0040258396

Monthly payment
 Not reported

This account is
 scheduled to continue on
 record until May 2025.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2017	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Type
 Secured Card
Responsibility
 Individual

**Credit limit or
 original amount**
 \$1,000
High balance
 \$1,027

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550557

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.

 Hard inquiries may stay on your report up to two years.

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available

Mar 18, 2021

REASON: Real Estate on behalf of FREEDOM MORTGAGE CORPORA.
DURATION: This inquiry is scheduled to continue on record until Apr 2023.

COMENTYCAPITAL/BURLIN PO BOX 182120 COLUMBUS OH 43218 No phone # available

Dec 18, 2020

REASON: Charge Card.
DURATION: This inquiry is scheduled to continue on record until Jan 2023.

TD RETAIL CARD SERVICES 1000 MACARTHUR BLVD MAHWAH NJ 07430 No phone # available

Jun 30, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

AT&T SERVICES INC PO BOX 181929 DALLAS TX 75218 (866) 718 2011

Jun 28, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Jul 2022.

FREEDOM CU 626 JACKSONVILLE RD STE 250 WARMINSTER PA 18974 (215) 612 5900

May 11, 2020

REASON: Credit Granting.
DURATION: This inquiry is scheduled to continue on record until Jun 2022.

CAP ONE NA PO BOX 30281 SALT LAKE CITY UT 84130 (800) 227 4825

Feb 21, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

JPMCB CARD PO BOX 15298 WILMINGTON DE 19850 (800) 432 3117

Feb 18, 2020

REASON: Unspecified.
DURATION: This inquiry is scheduled to continue on record until Mar 2022.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.

 Soft inquiries DO NOT impact your credit score.

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 01.04.22 | 09.15.21 | 02.19.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 431 3471 INQUIRY DATES: 12.31.21 | 12.17.21 | 12.03.21 | 11.19.21 | 11.05.21 | 09.26.21 | 09.18.21 | 08.23.21 | 08.02.21 | 07.30.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 12.29.21 | 12.25.21 | 12.22.21 | 12.18.21 | 12.15.21 | 12.11.21 | 12.08.21 | 12.04.21 | 12.01.21 | 11.27.21 | 11.24.21 | 11.20.21 | 11.17.21 | 11.13.21 | 11.10.21 | 11.06.21 | 11.04.21 | 10.30.21 | 10.27.21 | 10.23.21 | 10.20.21 | 10.16.21 | 10.13.21 | 10.09.21 | 10.06.21 | 10.02.21 | 09.29.21 | 09.25.21 | 09.22.21 | 09.18.21 | 09.15.21 | 09.11.21 | 09.08.21 | 09.04.21 | 09.01.21 | 08.28.21 | 08.25.21 | 08.21.21 | 08.18.21 | 08.14.21 | 08.11.21 | 08.07.21 | 08.04.21 | 07.31.21 | 07.28.21 | 07.24.21 | 07.17.21 | 07.14.21 | 07.10.21 | 07.07.21 | 07.03.21 | 06.30.21 | 06.26.21 | 06.23.21 | 06.19.21 | 06.16.21 | 06.12.21 | 06.09.21 | 06.05.21 | 06.02.21 | 05.29.21 | 05.26.21 | 05.22.21 | 05.18.21 | 05.15.21 | 05.12.21 | 05.08.21 | 05.05.21 | 05.01.21 | 04.28.21 | 04.24.21 | 04.21.21 | 04.18.21 | 04.14.21 | 04.10.21 | 04.07.21 | 04.03.21 | 03.31.21 | 03.27.21 | 03.24.21 | 03.20.21 | 03.17.21 | 03.13.21 | 03.10.21 | 03.06.21 | 03.03.21 | 02.27.21 | 02.24.21 | 02.20.21 | 02.17.21 | 02.09.21 | 02.05.21 | 02.02.21 | 01.30.21 | 01.26.21 | 01.25.21 | 01.20.21 | 01.17.21 | 01.12.21 | 01.10.21 | 01.08.21 | 01.07.21 |

MARLETTE SERVICING LLC 3419 SILVERSIDE RD WILMINGTON DE 19810 No phone # available INQUIRY DATES: 12.15.21 | 11.23.21 | 10.12.21 | 04.06.21 |

SOFI LENDING CORPORATION 2750 E COTTONWOOD PKWY COTTONWOOD HEIGHTS UT 84121 (855) 456 7634 INQUIRY DATES: 12.15.21 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.14.21 | 11.18.21 | 11.09.21 | 09.26.21 | 09.18.21 | 08.29.21 | 08.23.21 | 08.02.21 | 07.30.21 |

Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1000 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072 INQUIRY DATES: 11.15.21 |

LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available INQUIRY DATES: 11.11.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 8809 INQUIRY DATES: 11.05.21 | 10.22.21 | 10.08.21 | 09.24.21 | 09.10.21 | 08.27.21 | 08.13.21 |

ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773 INQUIRY DATES: 10.20.21 | 08.10.21 |

EXPERIANHLTH 720 COOL SPRINGS BLVD STE 200 FRANKLIN TN 37067 (763) 416 1030 INQUIRY DATES: 10.18.21 | 04.07.21 |

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070 INQUIRY DATES: 10.14.21 |

OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020 INQUIRY DATES: 10.11.21 | 09.13.21 | 08.12.21 | 08.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 09.18.21 | 09.16.21 | 08.21.21 | 08.01.21 |

OPORTUN/PROGRESO 1600 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 6000 INQUIRY DATES: 09.14.21 | 09.17.21 | 07.19.21 | 08.23.21 | 05.21.21 |

AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729 INQUIRY DATES: 09.02.21 |

FINANCIAL ASSET MGMT SYS 1967 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267 INQUIRY DATES: 08.18.21 |

MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322 INQUIRY DATES: 08.11.21 | 04.14.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140 INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 07.30.21 |

CREDIT ONE BANK 8801 S CIMARRON RD LAS VEGAS NV 89113 (415) 459 6100 INQUIRY DATES: 07.13.21 | 06.15.21 | 05.20.21 | 03.17.21 | 02.11.21 | 01.13.21 |

CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/6 IRVINE CA 92612 (949) 753 8800 INQUIRY DATES: 06.23.21 |

SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available INQUIRY DATES: 06.11.21 |

TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 5300 INQUIRY DATES: 06.10.21 |

EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 06.04.21 | 01.10.21 |

FACTUAL DATA 875 GREENTREE RD PITTSBURGH PA 15220 No phone # available INQUIRY DATES: 03.28.21 |

DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000 INQUIRY DATES: 03.18.21 |

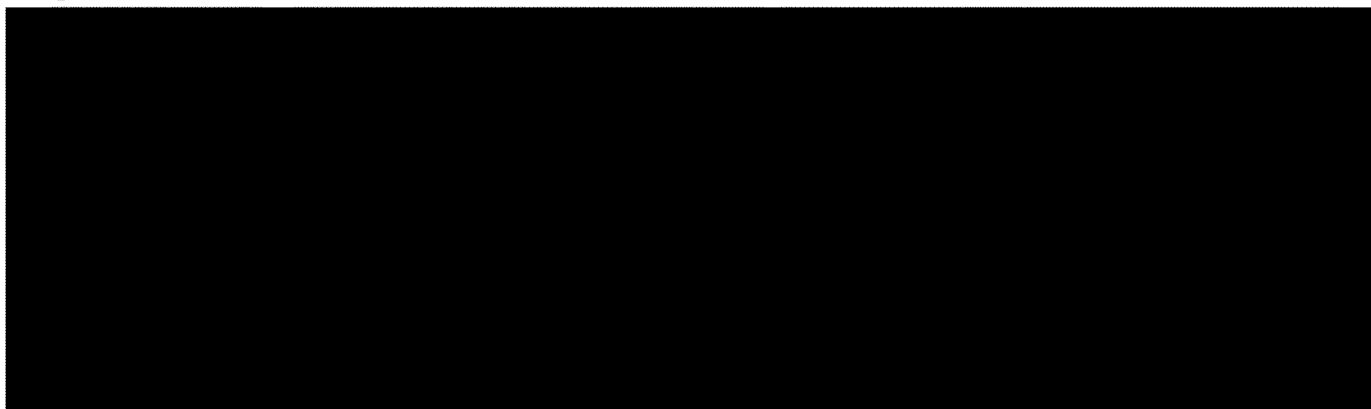
AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500 INQUIRY DATES: 03.18.21 |

CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 03.18.21 |

Your Personal Information

The following information is reported by you, your creditors, or other sources — each of which may report your personal information differently. This is why there may be variations of your name, address, Social Security Number, etc.

i Personal information DOES NOT impact your credit score at all.



Your Personal Information (Continued)**How to Contact Experian**

If you see information that is incorrect, contact us through one of the methods below.

CALL US

(833) 788 6634
M - F 9am - 5pm in your time zone.

WRITE TO US

Experian, NCAC
P.O. Box 2002
Allen, TX 75013

GO ONLINE (for fastest results)

Visit experian.com/disputes


Dispute Online
for faster results




Check Status
Online

A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

Case 18-13047-mdc Doc 20 Filed 06/03/18 Entered 06/03/18 14:55:36 Desc Main Document Page 20 of 29

Debtor 1 Somaly Ung

Case number (if know) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 966005

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 966005

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 3638

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards

Lewiston, ME 04240-7765

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number 6678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/PNC Education Loan Center, customerervice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Meyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 TFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cce Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Thuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: U S Department of Edu Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14106503 BDI: CITICORP.COM Sep 15 2018 06:38:00 Childrens Place/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14106504 BDI: WFNBS.COM Sep 15 2018 06:38:00 Comenity Bank / Newport, PO Box 182789,
 Columbus, OH 43218-2789
 14106505 BDI: NAVIENTFKASHDOE.COM Sep 15 2018 06:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14110227 +BDI: NAVIENTFKASHMSRV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 BDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 BDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +BDI: PRA.COM Sep 15 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +BDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Amazon Pico, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Lowes, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +BDI: RMSC.COM Sep 15 2018 06:38:00 SYNCB / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 BDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 international pikeway,
 carrollton, TX 75007-1958
 14106517 BDI: FDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 32 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

United States Trustee USTFRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Somaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 3 of 4

Information to identify the case:			
Debtor 1	Somaly Ung		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Social Security number or ITIN xxx-xx-xx			
EIN - - - - -			
Social Security number or ITIN - - - - -			
EIN - - - - -			
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13047-mdc			

Order of Discharge

12/16

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Somaly Ung
dba Nail Garden and Spa

9/13/18

By the court: Maddeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

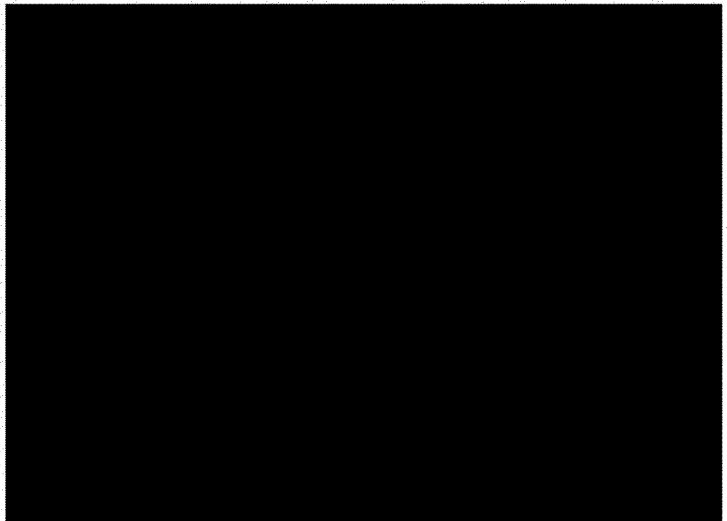
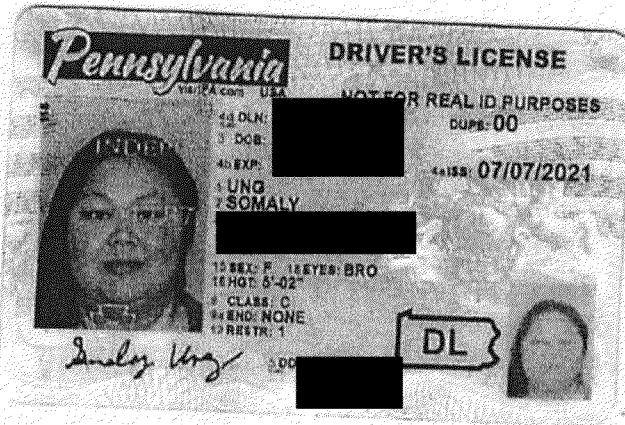
Some debts are not discharged**Examples of debts that are not discharged are:**

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



Somaly Ung
216 Sunnybrook Avenue - Elkins Park, PA 19027
215 [REDACTED]

TD BANKNORTH
1701 Marlton Pike East
Cherry Hill , NJ, 08003

TD BANK NA
PO BOX 1448
GREENVILLE SC 29602

TD BANK NA 5
4 CENTRAL STREET
FOXBORO, MA 02035

Re: Somaly Ung SSN [REDACTED] DOB [REDACTED] Partial Account # [REDACTED]
Partial Acct# [REDACTED] Experian Inquiry Date 06.10.21

Dear TD Bank:

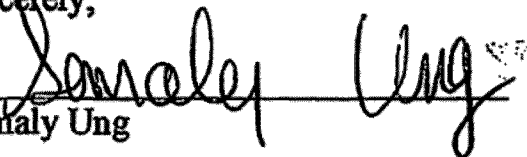
I have learned that you accessed my Experian consumer report on or about June 10, 2021. Enclosed attached please find an excerpt of my Experian consumer report which shows an inquiry on or about June 10, 2021.

I have reason to suspect that inquiry was in connection with partial Acct # [REDACTED].... Was it?

You know or should know that partial account number [REDACTED].... was discharged in my recently bankruptcy and you had no nosiness accessing my Experian consumer report in connection with that discharged account

Please tell me why you accessed my Experian consumer report on June 10, 2021. If I do not hear back from you withing 15 days from the date of this letter I will assume that the inquiry was in connection with partial account number Partial Acct# [REDACTED]

Sincerely,


Somaly Ung

9/13/2022

PO Box 9701
Allen, TX 75013

SOMALY UNG
216 SUNNYBROOK AVENUE
ELKINS PARK PA 19027-3428



Your Credit Report

Report # [REDACTED] for Jan 05, 2022

Hi, Somaly. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*

Payment History

81% of your accounts always paid as agreed

Payment history makes up to 35% of your score. This is the most important factor in your credit score.

Even one missed or late payment can negatively impact your credit score.

Amount of Debt

You have 55% revolving credit utilization

Amount of Debt makes up 30% of your score. Total balance owed, how many accounts have balances and how much of your available credit you're using is considered.

The lower the percentage, the better.

Amount of New Credit

You have initiated 1 credit application(s) in the past year

Amount of New Credit makes up to 10% of your score. Each credit or loan application counts as a hard inquiry on your report.

Too many in too short a time can lower your credit score.

Credit History Length

Your average account age is 7.6 years

Credit History Length makes up 15% of your score and considers the age of your oldest account, the age of your newest account and the average age of all your accounts.

A longer active credit history is better for your score.

Credit Mix

Different Types of accounts

Credit Mix makes up 10% of your score. For example, it helps to have a reasonable debt spread among credit cards, mortgage, and car loans if you pay them on time.

Repaying a variety of debt products indicates the borrower can handle all sorts of credit.

*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

TD BANK NA Partial Acct # [REDACTED]
PO BOX 1448 GREENVILLE SC 29602; No phone # available

**Status (Sep 2018) Discharged through
 Bankruptcy Chapter 7/Never late.**

Date opened
 Jan 2017

Terms
 Not reported

Recent balance
 Not reported

Payment history: Feb 2017 - Aug 2018

Address ID #
 0040258398

Monthly payment
 Not reported

**This account is
 scheduled to continue on
 record until May 2025.**

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON
2017	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON	ON

Type
 Secured Card
Responsibility
 Individual

**Credit limit or
 original amount**
 \$1,000
High balance
 \$1,027

BANKRUPTCIES

This section only includes bankruptcies. Chapters 7, 11, and 12 bankruptcies may remain on the credit report for up to 10 years.

This section includes public record items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com/>

⚠ Bankruptcies on your credit report may have a negative impact on your credit score.

US BKPT CT PA PHILADELPH US BANKRUPTCY COURT PHILADELPHIA PA 19101 No phone # available

Identification number
 1813047MDC

Address ID#
 0039550567

Date resolved
 Sep 2018

Date filed
 May 2018

Responsibility
 Individual

Status
 Chapter 7 bankruptcy
 discharged. This item is
 scheduled to continue on
 record until May 2028.

page 8 of 12

Who Has Viewed Your Consumer Information (Continued)

TD RETAIL CARD SERVICES/HUB 1060 MACARTHUR BLVD MAHWAH NJ 07430 (866) 729 7072	INQUIRY DATES: 11.19.21
LENDAX LLC 500 CUMMINGS CTR STE 2550 BEVERLY MA 01915 No phone # available	INQUIRY DATES: 11.11.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 252 6800	INQUIRY DATES: 11.05.21 10.22.21 10.08.21 09.24.21 09.10.21 09.27.21 09.13.21
ONEMAIN PO BOX 1010 EVANSVILLE IN 47706 (844) 298 9773	INQUIRY DATES: 10.20.21 09.10.21
EXPERIANHLTH 720 COOL SPRINGS BLVD STE 260 FRANKLIN TN 37097 (763) 416 1030	INQUIRY DATES: 10.18.21 04.07.21
CAPITAL ONE PO BOX 30291 SALT LAKE CITY UT 84130 (800) 955 7070	INQUIRY DATES: 10.14.21
OLLO/ACT PO BOX 9222 OLD BETHPAGE NY 11804 (877) 494 0020	INQUIRY DATES: 10.11.21 09.13.21 09.12.21 09.14.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 09.19.21 09.18.21 08.21.21 03.01.21
Oportun/PROGRESO 1800 SEAPORT BLVD STE 250 REDWOOD CITY CA 94063 (866) 488 6050	INQUIRY DATES: 09.14.21 09.17.21 07.19.21 08.23.21 06.21.21
AFFIRM 850 CALIFORNIA ST FL 12 SAN FRANCISCO CA 94108 (855) 423 3729	INQUIRY DATES: 09.02.21
FINANCIAL ASSET MGMT SYS 1987 LAKESIDE PKWY STE 400 TUCKER GA 30084 (866) 924 3267	INQUIRY DATES: 08.18.21
MERRICK BANK PO BOX 9201 OLD BETHPAGE NY 11804 (800) 253 2322	INQUIRY DATES: 08.11.21 04.14.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (866) 673 0140	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 07.30.21
CREDIT ONE BANK 6801 S CIMARRON RD LAS VEGAS NV 89113 (415) 459 6100	INQUIRY DATES: 07.13.21 06.15.21 05.30.21 03.17.21 02.11.21 01.13.21
CONSUMER PORTFOLIO SVCS 19500 JAMBOREE RD # FLRS 4/8 IRVINE CA 92612 (949) 753 6800	INQUIRY DATES: 06.28.21
SELF FINANCIAL INC 515 CONGRESS AVE STE 2200 AUSTIN TX 78701 No phone # available	INQUIRY DATES: 06.11.21
TD BANK NA 54 CENTRAL ST FOXBORO MA 02035 (508) 543 6300	INQUIRY DATES: 06.10.21
EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 92626 No phone # available	INQUIRY DATES: 06.04.21 01.19.21
FACTUAL DATA 876 GREENTREE RD PITTSBURGH PA 15220 No phone # available	INQUIRY DATES: 03.29.21
DATAMYX/ROCKET MORTGAGE 1050 WOODWARD AVE DETROIT MI 48226 (303) 373 3000	INQUIRY DATES: 03.19.21
AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE ATLANTA GA 30305 (404) 260 7500	INQUIRY DATES: 03.18.21
CREDIT KARMA INC 780 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available	INQUIRY DATES: 03.18.21

Your Personal Information

Case# 2022-22951-6 Docketed at Montgomery County Prothonotary on 06/09/2023 1:41 PM. Fee = \$0.00. The filer certifies that this filing complies with the provisions of the Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts that require filing confidential information and documents differently than non-confidential information and documents.

Your Personal Information (Continued)**How to Contact Experian**

If you see information that is incorrect, contact us through one of the methods below.

CALL US

(833) 788 6834
M - F 8am - 8pm in your time zone.

WRITE TO US

Experian, NCAC
P.O. Box 2002
Allen, TX 75013

GO ONLINE (for fastest results)

Visit experian.com/disputes

**A Summary of Your Rights Under the Fair Credit Reporting Act**

For more information on español, visit www.consumerfinance.gov/espanol or write to the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau
1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

Case 18-13047-mdc Doc 20 Filed 06/03/18 Entered 06/03/18 14:55:36 Desc Main Document Page 20 of 29

Debtor 1 Somaly Ung

Case number (if known) 18-13047

4.3
2**SYNCB / Old Navy**

Nonpriority Creditor's Name

P.O. Box 988005

Orlando, FL 32888

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 9183

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
3**SYNCB / Walmart**

Nonpriority Creditor's Name

P.O. Box 988005

Orlando, FL 32888

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 3636

\$536.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

4.3
4**TD Bank Na**

Nonpriority Creditor's Name

32 Chestnut St Cards

Lewiston, ME 04240-7765

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 6678

\$1,027.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
 Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify _____

Case 18-13047-mdc Doc 40 Filed 09/16/18 Entered 09/17/18 01:02:53 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Somaly Ung
 Debtor

Case No. 18-13047-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/Off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 14106500 +Somaly Ung, 216 Sunnybrook Avenue, Elkins Park, PA 19027-3428
 14110224 Aes/FMC Education Loan Center, customerservice 757, Pittsburgh, PA 15265-1001
 14106501 +Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171
 14110226 Chase Auto, PO Box 901003, Bardwell, TX 75101-2003
 14106506 +Loan Science, 2111 Kramer Lane, Austin, TX 78758-4069
 14110225 Moyer Properties, 21102 Kirkwood Highway, Wilmington, DE 19805
 14110223 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Ready Refresh by Nestle, formerly known as Deer Park / Poland Spr, PO Box 856192,
 Louisville, KY 40285-6192
 14106509 Savorn Ung, 16 Sunnybrook Avenue, Elkins Park, PA 19027
 14106518 FFC Credit Corp, 125 RYAN INDUSTRIAL 209, San Ramon, CA 94583-1773
 14106519 +THD/CBNA, Cco Gray Ops Center PO Box 647, Sioux Falls, SD 57101-0647
 14106520 +Phuy Pham, 721 S. 13th St, Philadelphia, PA 19147-1839
 14106521 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENSVILLE TX 75403-5609
 (address filed with court: U S Department of Edn Afsa, PO Box 7202, Utica, NY 13504-7202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapac.bankruptcy@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
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 Wilkes Barre, PA 18773-9635
 14110227 +EDI: NAVIENTFFKASMSERV.COM Sep 15 2018 06:38:00 Navient, P.O. Box 9533,
 Wilkes-Barre, PA 18773-9533
 14106507 EDI: FRA.COM Sep 15 2018 06:38:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd Ste, Norfolk, VA 23502-4952
 14106508 EDI: FRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste,
 Norfolk, VA 23502-4952
 14102976 +EDI: FRA.COM Sep 15 2018 06:38:00 FRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14106510 +EDI: SEARS.COM Sep 15 2018 06:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 14106512 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Amazon Fico, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106513 EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5036
 14106514 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Lowe's, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106515 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106516 +EDI: RMSC.COM Sep 15 2018 06:38:00 SYNCS / Walmart, P.O. Box 965005,
 Orlando, FL 32896-5005
 14106511 EDI: SWCR.COM Sep 15 2018 06:38:00 Southwest Credit System, 4120 International Parkway,
 Carrollton, TX 75007-1958
 14106517 EDI: TDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank Na, 31 Chestnut St Cards,
 Lewiston, ME 04240-7765

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14106502 Chase Auto Finance

TOTALS: 1, * 0, # 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.Pr.2002(g)(4).

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Certificate of Notice Page 2 of 4

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfobis.com

United States Trustee USFPRregion03.FH.ECF@usdoj.gov

VICKI ANN PIONTEK on behalf of Debtor Semaly Ung vicki.lawyer@gmail.com, pabklaw@gmail.com
TOTAL: 3

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Information to identify the case:

Debtor 1

Somaly Ung

Social Security number or ITIN xxx-xx-xxxx

First Name Middle Name Last Name

EIN -- -- --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- -- --

EIN -- -- --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 18-13047-mdc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Somaly Ung
dba Nail Garden and Spa

9/13/18

By the court: Magdaline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

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Some debts are not discharged

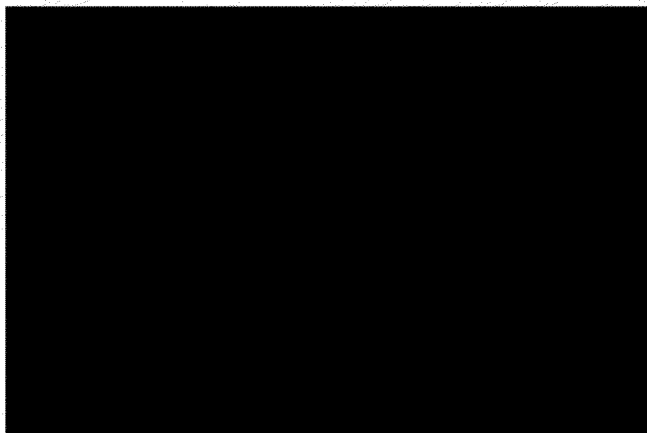
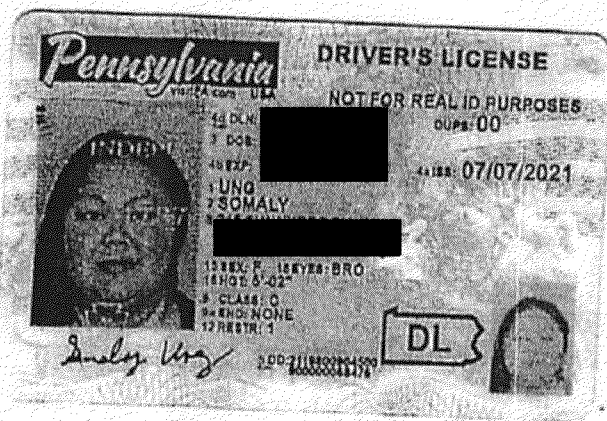
Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



Case #2022-22951

Case Number	2022-22951
Commencement Date	11/25/2022
Last Filing Date	6/9/2023
Days Open	334
Case Type	Summons Civil Action
PFA Number	
Caption Plaintiff	UNG, SOMALY
Caption Defendant	TD BANK NA
Lis Pendens Indicator	No
Status	2 - OPEN
Judge	SALTZ
Remarks	
Sealed	No
Interpreter Needed	

Plaintiffs

Name	Address	Country	Counsel	Notify	Sequence	Status
UNG, SOMALY	3121 BROOKVIEW PLACE ELKINS PARK, PA 19027 UNITED STATES	UNITED STATES	PIONTEK, VICKI	Yes	1	

Defendants

Name	Address	Country	Counsel	Notify	Sequence	Status
TD BANK NA	54 QUAKER RD QUEENSBURY, NY 12804 UNITED STATES	UNITED STATES		Yes	1	
TD BANK NA	1 PORTLAND SQUARE PORTLAND, ME 04112 UNITED STATES	UNITED STATES		Yes	2	
XYZ CORPORATIONS 1-10	UNKNOWN , UNITED STATES	UNITED STATES		Yes	3	

Docket Entries

Seq.		Filing Date	Docket Type	Docket Text	Sealed	Filing ID
0		11/25/2022	Summons Civil Action		No	13742809
1		11/25/2022	Attorney To Proceed In Forma Pauperis		No	13742810
3		1/25/2023	Order - Other	(CIVIL CASE MANAGEMENT) OF 1/25/23 KEHS,CA FACT DISCOVERY TO BE COMPLETED WITHIN 9 MONTHS RULE 236 NOTICE PROVIDED ON 01/25/2023	No	13808425
4	E	6/9/2023	Complaint In		No	13979350
5	E	6/9/2023	Praecipe	TO AMEND CAPTION TO AD ADDITIONAL ADDRESS OF DEFENDANT	No	13979481
6	E	6/9/2023	Amended Complaint		No	13980260